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DOMINION OF CANADA—DEPARTMENT OF AGRICULTURE

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CHANGES IN FARM FAMILY LIVING IN THREE AREAS OF THE PRAIRIE PROVINCES, FROM 1942-43 TO 1947

BY

M. A. MACNAUGHTON AND M. E. ANDAL

WITH A SUPPLEMENT ON
DISTRIBUTION AND USE OF FAMILY ALLOWANCE
PAYMENTS IN THREE AREAS OF THE PRAIRIE
PROVINCES 1947

BY

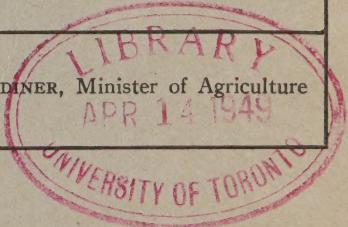
M. A. MACNAUGHTON AND J. M. MANN

Economics Division, Marketing Service, Department of Agriculture, and
Department of National Health and Welfare, Ottawa, in co-operation
with the Universities of Alberta and Saskatchewan

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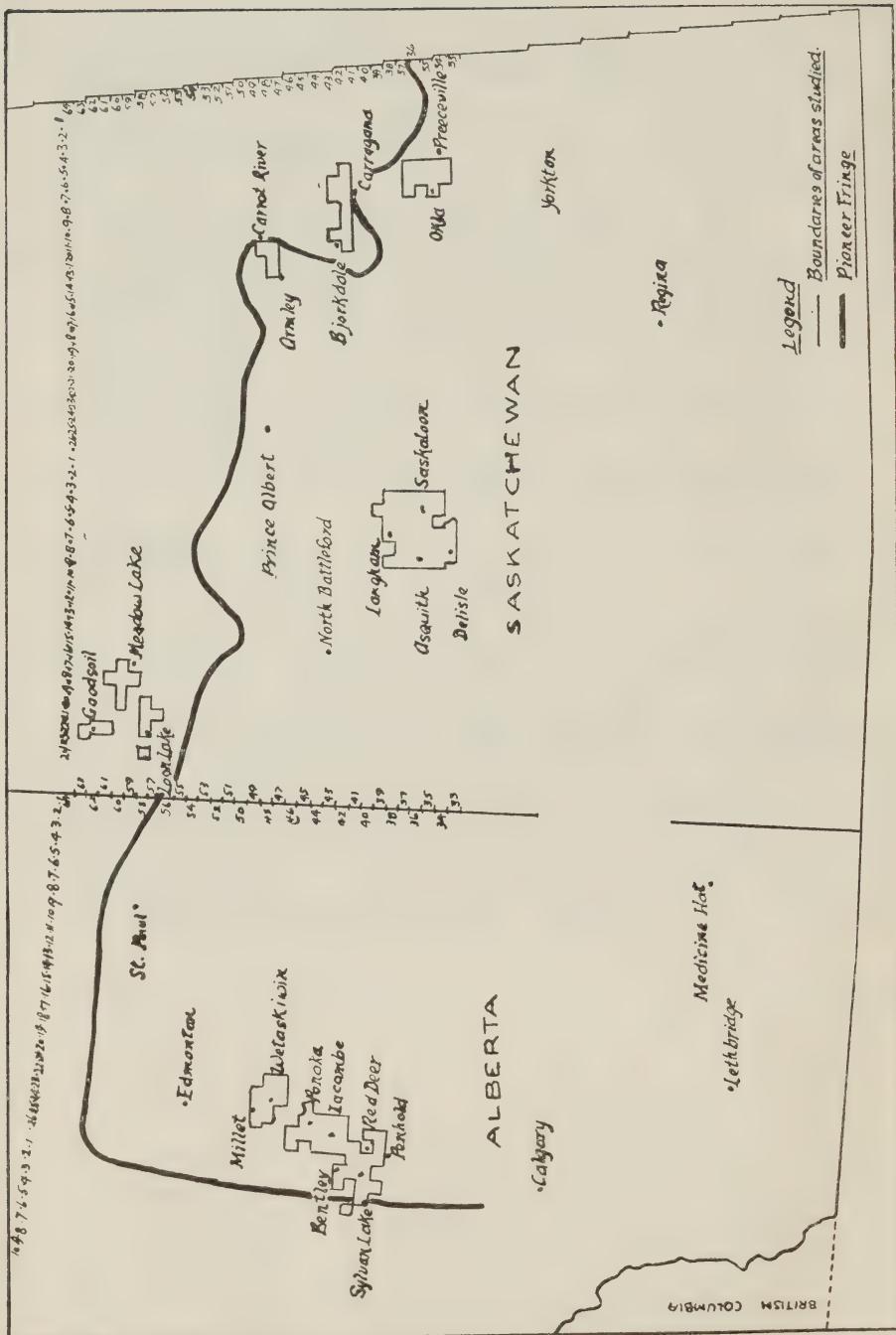
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Location of Level of Living Studies, 1942-43 and 1947

INTRODUCTION AND METHOD OF STUDY

Introduction

The later years of the war and the beginning of the post-war period were characterized by a rise in prices—prices which farmers received for their goods and prices they had to pay for goods and services used on the farm and for family living. Crop conditions were subject to their usual variability. In the same period, the Dominion Government's Family Allowance Act was passed, and this policy put into effect in July 1945 provided an additional source of income for farm families. What was the effect of the interaction between these factors on the farm family's level of living?

Did these changes in price-cost relationships or crop conditions cause a change in the type of farm organization? Were farmers able to net more farm income? Did outside receipts substantially supplement farm income? How did the farmers allocate their incomes during this period; were they paying off debts, building up the farm business with increased capital expenditure, or raising the farm family level of living? Was the pattern of living expenditure changed? Did farm families have more conveniences and material possessions in 1947 than in 1942-43?

In an attempt to answer these and other questions the Economics Division of the Dominion Department of Agriculture, in co-operation with the Welfare Branch of the Department of National Health and Welfare and the Universities of Saskatchewan and Alberta, undertook to repeat the level of living study completed in 1943.¹

Areas Surveyed

Method of Study

Three areas were chosen for the earlier study as representative of farming areas in Western Canada, one in west central Alberta, one in west central Saskatchewan and another in northern Saskatchewan. These three regions generally differ in age of settlement, in type of farming, in degree of economic security and in level of living, although there is a considerable amount of overlapping depending to some extent on soil conditions and type and size of farm within each area. Figure 1 outlines the boundaries of each area studied.

The west central Alberta area lies adjacent to the main highway and railroad between Calgary and Edmonton and includes the area around Red Deer, Lacombe, Ponoka and Wetaskiwin. It is representative of the better soils and level to gently-rolling terrain of the well-developed park belt region. These soils, which vary within the area from sandy loams to silty clay loams, together with a higher average rainfall and low rate of evaporation, provide surer growing conditions than those in a prairie region. This area is therefore relatively free from the uncertainty and instability to which grain growing in prairie regions is subject. It lends itself to a mixed-farming type of enterprise. The area is, however, not free from some hazards, particularly hail. In 1947 almost one-quarter of the farms studied had suffered some hail damage, 11 per cent had been hailed out completely. The west central Alberta region is the longest settled of the three studied. It was built up during the 1880's and 1890's. Land cleared by

¹ Edwards, F. M., *Farm Family Living in the Prairie Provinces*, Economics Division, Marketing Service, Dominion Department of Agriculture, Pub. 787, Tech. Bull. 57, March 1947. Edwards, F. M., Elliott, H. E. and Turnbull, H. M., *Levels of Living of Farm Families in Representative Areas of Western Canada*, Economics Division, Marketing Service, Dominion Department of Agriculture in co-operation with the Universities of Alberta and Saskatchewan (unpublished).

fire was fairly easy to break—trees for fuel and building, access to a good water supply and transportation facilitated by the completion of the Calgary-Edmonton Railway in 1891, all helped to further early settlement.

Most of the west central Saskatchewan area is within a radius of 35 miles of the City of Saskatoon. Towns and villages in the district include Delisle, Dalmeny, Langham, Asquith, Warman and Osler. The area is representative of the dark brown soil zone of the prairie region although the presence of the relatively stable and remunerative whole milk market of Saskatoon, with its shopping and community facilities, gives it characteristics not common to much of the prairie region. The region is generally south of the park belt, although part of the municipality of Warman which is included in this Saskatchewan area is actually in the park belt. There is, however, a wide difference in soil types within the area. The heavier-textured soils of the Elstow and Blaine Lake associations are relatively productive and lend themselves to straight grain farming, while the lighter-textured, less drought resistant soils of the Asquith and Biggar associations have proved more favourable for a livestock and mixed type of farming enterprise. The rainfall averages 3.5 inches less than the Alberta area, and its relatively high evaporation ratio and the variability of the rainfall generally make this area subject to a certain amount of instability.

Although this area was partially settled and served by a railroad as early as 1890, it was passed by as unsuitable for farming purposes until an influx of American settlers in 1902, with dry-farming techniques, demonstrated its possibilities for wheat production. From that period on, settlement was very rapid.¹

The northern Saskatchewan area included two general regions. In northeastern Saskatchewan were the Preeceville-Lintlaw, Bjorkdale-Carragana, and Aylsham-Carrot River districts, while the northwestern region included Meadow Lake, Loon Lake and Goodsoil. The area is located in a woodland region, mostly in the grey and degraded black soil zone. The relatively high moisture efficiency allows favourable growing conditions although weeds are a serious problem in most of the area. There is, however, considerable variation in productivity within the region. A few farms in the regions of Meadow Lake and Aylsham-Carrot River are highly productive. Although the soil in both areas is in the degraded black soil zone, it is heavy-textured and exceptionally productive. On the other hand, the Preeceville-Lintlaw area located in the grey soil zone has a relatively high degree of stoniness and the undulating to rolling topography in addition to an original cover of heavy poplar growth has led to limited progress in bringing this land under cultivation despite some settlement as early as 1905.

The northern area is the most recently settled of the survey areas and was, in 1942, generally representative of a pioneer stage of development. Much of it was settled in the early 1930's by farmers forced from the prairie by drought who bought or homesteaded land in the "pioneer fringe" of the province. Favourable prices and generally good crops here during the war years gave these settlers an opportunity to pay off their debts and improve their land so that by 1947 farms in this region were much less representative of a pioneer stage of development than they were in 1942.

Adequacy of Sample

Random samples were selected in each of the three areas and farmers and housewives interviewed gave information concerning their incomes, expenditures,

¹ An indication of the rapidity of the development in the area can be shown by noting the growth of the City of Saskatoon. In 1901 Saskatoon was incorporated as a village; in 1903 as a town; and assent was given to the city charter in 1906. Archer, J. H., *Historic Saskatoon*, published by the Junior Chamber of Commerce, Saskatoon, 1947.

material and cultural possessions, and social participation.¹ The 622 farms studied during 1942-43 were revisited in 1947, but records were obtained from only 416 of the original families still in the districts studied and eligible as "more than one person" households. Table 1 compares the number of farms studied in the three areas in 1942-43 with 1947. Although the number of families revisited in west central Saskatchewan is low compared with the number of families it was possible to revisit in the other two areas, the groups of families revisited in the three areas in 1947 were, as a whole, representative of those originally studied in 1942-43.² The main reasons for not being able to obtain repeat interviews were that the original family had sold out, moved from the district, or was no longer farming.³

TABLE 1.—NUMBER OF FAMILIES INTERVIEWED IN LEVEL OF LIVING STUDIES
CLASSIFIED BY YEAR AND AREA

Area	Year	
	1942-43	1947
	Number	
West central Alberta.....	202	*150
West central Saskatchewan.....	220	*123
Northern Saskatchewan.....	200	*143

* Complete farm business information available on 124, 123, and 141 records, respectively.

¹ The adequacy of this sample as compared with census data is discussed in Edwards, F. M., H. E. Elliott, and H. M. Turnbull, *Levels of Living of Farm Families in Representative Areas of Western Canada*, Economics Division, Marketing Service, Dominion Department of Agriculture, Ottawa, in co-operation with the Universities of Alberta and Saskatchewan (unpublished).

² A comparison of 1942-43 figures for the original 622 records and the 416 retaken in 1947, to illustrate adequacy of the sample, is made in Appendix I, Tables 1-7.

³ An analysis of the reasons for losing records in 1947 is given in Appendix I, Table 8.

CHANGES IN FARM ORGANIZATION

The discussion of changes in farm organization relates to farm type,¹ size, and tenure. Each is related to farm income and therefore helps to determine the farm family level of living. Wartime demands and controls, together with changes in cost-price relationships were expected to have had some effect on types and sizes² of farms during the period 1942-47. These changes were evident in farm organization, land tenure and capital investments.

Saskatchewan Farmers Shifting to More Stable Types of Farm Organization

The number of west central Saskatchewan farmers on whole milk farms which, with the proximity of the Saskatoon market, is a relatively stable type of farm organization, has increased almost 30 per cent since 1943. The main shift seems to have been from farms of a mixed type. This has left only about one-third of the farms in the area of a crop type, one-third whole milk, about a fifth livestock and another fifth of a mixed-farming type of organization—in an area that was once predominantly a prairie crop farming area. The change has perhaps been due to the fact that grain growing, particularly in this area where there is a high variation in rainfall, is subject to a great amount of instability. The increased consumption of milk and favourable milk prices would encourage the shift in the direction of a whole milk type of organization in the market area.

In northern Saskatchewan the farms were still predominantly of a livestock type; one-quarter mixed and less than one-fifth of a crop-type organization. Crop farms had decreased 26 per cent since the previous survey, the corresponding increase being in the mixed farms.

In Alberta, almost two-thirds of the farms were of a general livestock type, about a fifth were whole milk, a tenth mixed, and only 5 per cent of the farms were crop farms. Table 2 shows the distribution and per cent of farms by type and year for the three areas studied.

TABLE 2.—NUMBER AND PERCENTAGE OF FARMS IN 1942-43 AND 1947 CLASSIFIED BY TYPE AND AREA

Area	Year	Type of Farm									
		Crop		Livestock		Mixed		Whole Milk		All Types	
		No.	%	No.	%	No.	%	No.	%	No.	%
West central Alta.....	1947	6	5	81	65	13	11	24	19	124	100
West central Sask.....	1943	35	28	23	19	34	28	31	25	123	100
West central Sask.....	1947	37	30	22	18	24	20	40	32	123	100
Northern Sask.....	1942	31	22	84	60	26	18	...	...	141	100
Northern Sask.....	1947	23	16	83	59	35	25	...	...	141	100

¹ The amount of labour used in each of the main farming enterprises was the basis in determining farm types. Average labour requirements on crop and livestock enterprises were calculated for the west central Saskatchewan area in 1943. This method of analysis was applied to the records of the present study and provided for the establishment of farm types. Farms devoting 77 per cent or more of the labour requirements to crops were designated as crop farms. Farms devoting 37 per cent or more of the labour requirements to livestock were classed as livestock farms and those in the intermediate position were called mixed farms. Livestock farms were further divided into general and whole milk. Thus, four types were designated. Stutt, R. A., *A Farm Business Study with Particular Reference to the Relation of Farm Types and an Economic Classification of Land. Cory-Asquith-Langham Area, Saskatchewan*, 1943. Economics Division, Marketing Service, Dominion Department of Agriculture, Ottawa, (unpublished).

² Detailed farm business records were not taken in the west central area of Alberta in 1942 or 1943. The measurement of changes in the farm set-up must, therefore, necessarily be confined to northern and west central Saskatchewan, where detailed information relating to the farm business was enumerated in 1942 and 1943 respectively, and in both areas in 1947. However, in order to indicate the present relative position of the three areas with respect to the various features of farm organization, the 1947 information for the Alberta area is also included in this section.

West Central Saskatchewan Farmers Acquire More Land— Northern Saskatchewan Farmers Improve More

There has been a substantial increase in the size of farms in the two areas of Saskatchewan. The average size of farm in west central Saskatchewan increased from 334 cropland acres in 1943 to 382 acres in 1947. In northern Saskatchewan the average size of farm increased from 128 acres in 1942 to 158 acres in 1947. West central Alberta had an average cropland acreage of 224 in 1947, which is somewhat higher than that of northern Saskatchewan but considerably lower than that of west central Saskatchewan.

The purchase or rental of land accounted for most of the increase in cropland acreage in west central Saskatchewan since most of the arable land was already under cultivation. In northern Saskatchewan, on the other hand, much of the arable land had not been improved. This allowed an increase in cropland acreage on the land already possessed. On the average, about three-tenths of a quarter section was added to the farms of west central Saskatchewan by purchase or rental, while only half as much was added to the farms in northern Saskatchewan by this method. Conversely, the northern Saskatchewan farmers, by improving the land they already possessed, increased their cultivated acreage per quarter from 64 to 75, while west central Saskatchewan farmers increased their cultivated acreage per quarter by about one-quarter in this manner.

Little Change in Number of Livestock

The average number of livestock on farms of west central Saskatchewan remained about the same between 1943 and 1947. In northern Saskatchewan the average increase in livestock numbers amounted to 3 animal units per farm. Farmers in the area of west central Alberta had an average of 26 animal units per farm in 1947, which was double the number on northern Saskatchewan farms and 10 more than were on farms of west central Saskatchewan in the same year.

Average Farm Capital Highest in West Central Alberta

Operator's investment in land, buildings, machinery and livestock in west central Alberta in 1947, amounting to \$16,900, was nearly double the amount in northern Saskatchewan. In west central Saskatchewan, average farm capital amounted to \$14,500. Higher land values, larger livestock numbers, and generally superior types of buildings accounted for the values in the Alberta area.

Farm capital in the two areas of Saskatchewan nearly doubled between 1942-43 and 1947. This increase, however, represents to some extent higher valuations placed on 1947 inventories. The proportion of the increase which is due to the accumulation of capital goods during this period is difficult to determine.

TABLE 3.—TENURE BY AREAS, 1942-43 AND 1947

Tenure	West Central Alberta		West Central Sask.				Northern Sask.			
	1947	1947	1943	1947	1942	1947	No.	%	No.	%
Owners.....	94	76	45	37	73	59	96	68	120	85
Part-owners.....	23	18	51	41	42	34	41	29	19	13
Renters.....	7	6	27	22	8	7	4	3	2	1
Total.....	124	100	123	100	123	100	141	100	141	100

Significant Trend Toward Land Ownership

There has been a significant trend toward land ownership in the two areas of Saskatchewan. Only 7 per cent of the farms were rented in west central Saskatchewan in 1947 compared with 22 per cent in 1943. Only 2 of the farms studied in northern Saskatchewan were rented in 1947. Eighty-five per cent of the farms in northern Saskatchewan, 76 per cent of the Alberta farms, and almost 60 per cent of the west central Saskatchewan farms were fully owned in 1947. Table 3 further illustrates this marked trend toward land ownership by comparing the numbers of owners, part-owners and tenants for 1942-43 and 1947.

FINANCIAL CHANGES

The financial position of the farm family depends largely upon prevailing weather and price conditions. Variations in these two factors, resulting in instability of crop yields and returns, bring about corresponding year-to-year fluctuations in farm income, well illustrated by the 1942-43 and 1947 farm business surveys. On the other hand, the standards of farm families, which determine the expenditure pattern and level of living, tend to be established on the basis of their long-run income. Long periods of average low income tend to establish the level of living on a low plane; whereas, long periods of high income tend to establish the level at a higher plane.

West Central Saskatchewan Farmers Qualify for "Crop Failure" Payments in 1947—Living Level Remains High

In 1942 in west central Saskatchewan (the year for which information gathered in 1943 applies) crop yields were very high and prices good, which resulted in correspondingly high incomes—higher than for many years. The level of living, however, had not altered significantly from the pattern established in the earlier and less prosperous years. On the other hand, the year preceding the second survey was characterized by significantly lower-than-average yields. Yields were low enough in many cases to allow farmers to qualify for "crop failure"¹ payments. The living level accompanying this relatively low income showed signs of an upward adjustment which was permitted by preceding years of prosperity.

The areas of west central Alberta and northern Saskatchewan are, however, less subject to the instability of income occasioned by yield variability than the area of west central Saskatchewan and a closer relationship exists, therefore, between current income and level of living in these two areas.

Sources of Income

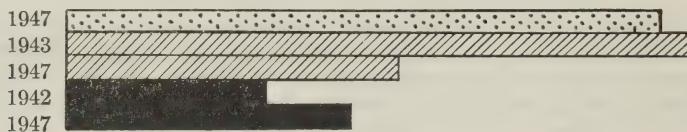
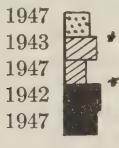
In general, income originates from one of two sources: income from farming operations; and income from sources outside the farm, such as gifts, legacies, Prairie Farm Assistance Act payments, pensions, receipts from labour off the farm (lumbering, trapping, etc.), and family allowance payments. For the purposes of this study, family allowance payments are classified separately.

Various measures are used for indicating the size of farm income. Their use depends on the particular conditions and characteristics for which information is required and for this study a concept of "net expendable income" was used. This net expendable income is the amount of money that remains to the farmer from his total receipts, which include inventory changes, after his "necessary" expenditures of current farm expenses and interest on debt have been paid. This amount is then available for cash living expenditure, capital expenditure, and debt repayment. The difference between net expendable income and these various expenditures represents accumulation or use of savings or use of borrowed capital.

¹ If the farm was in one of the 171 or more townships where the yield was less than 5 bushels (crop failure provision under Prairie Farm Assistance Act), it was eligible for \$2.50 per acre for one-half the cultivated acreage up to 200 acres. If the farm was in a township where the yield was between 5 and 8 bushels, then the payment was \$1.50 per acre for the same acreage.

CHART 1

SOURCE OF NET EXPENDABLE INCOME IN 1942-43 AND 1947 CLASSIFIED BY AREA

Net Expendable Farm Income*Receipts from Outside Sources**Family Allowance*

\$ 0 250 500 750 1000 1250 1500 1750 2000 2250 2500 2750 3000

*Amounts that would have been received if family allowances had been paid at that time.

Legend

West Central Alberta

West Central Saskatchewan

Northern Saskatchewan

West Central Alberta Has Highest 1947 Net Expendable Income

In terms of total net expendable income in 1947, the west central Alberta area is highest with a total of \$2,702. The area of west central Saskatchewan is far below with \$1,869, while that of northern Saskatchewan is still lower with \$1,549. For west central Saskatchewan this represents a considerable decrease from \$2,727 shown for 1943, and an increase for northern Saskatchewan where the net expendable income for 1942 was \$1,063.

Farm Types and Income

For the west central Alberta area there was no significant difference in the net expendable farm income¹ as between the crop, livestock and whole milk farms. On the average, livestock and whole milk farms had less acres than the crop farms. In general, those livestock farms comparable in size with the crop farms by acres had higher net expendable income. For west central Saskatchewan in 1947, whole milk farms showed substantially higher returns than other farm types, and in northern Saskatchewan crop farms fell into this category. With respect to the changes since the previous survey, all types in west central Saskatchewan had lower net expendable farm incomes in 1947 than in 1943. For the area of northern Saskatchewan, all types maintained their relative positions with respect to each other in the two periods, and all of them showed increases in income ranging from \$353 for livestock farms to \$1,129 for crop farms from 1942 to 1947.

¹ Net expendable farm income is that part of the total net expendable income derived from farm sources.

Considerable Variation in Net Expendable Income from Farm Sources between 1942-43 and 1947

Chart 1 compares various sources of income for the two study years. There was a significant change in the size of net expendable farm income for the two areas of Saskatchewan. Net expendable farm income for west central Saskatchewan decreased from an average of \$2,608 in 1943 to \$1,402 in 1947. This change was due to the exceptionally good crop in 1942 and a near crop failure in the 1946-47 crop year. Conversely, the chart shows a substantial increase in average net expendable farm income in 1947 over that in 1942 in northern Saskatchewan. The increase amounted to about \$350. Contributing to the increase were the effects of more favourable prices and an increase in average size of farm.

Outside Receipts Provide a Relatively Small Portion of Total Net Expendable Income

Outside receipts, excluding family allowance payments, amounted to \$135, \$349, and \$246 for the areas of west central Alberta, west central Saskatchewan, and northern Saskatchewan, respectively, in 1947. These made up a varying portion of the total net expendable income in 1947; 5 per cent in west central Alberta, 19 per cent in west central Saskatchewan, and 16 per cent in northern Saskatchewan. In west central Alberta they provided only one-twentieth as much as did returns from farming, one-quarter in west central Saskatchewan, and about one-fifth in northern Saskatchewan. Although outside receipts remained about the same in 1942 and 1947 in northern Saskatchewan, they almost tripled between survey years in west central Saskatchewan, largely due to substantial Prairie Farm Assistance Act payments in the latter year.

Family Allowance Payments Approximately Same for All Three Areas¹

Family allowance payments were approximately the same for the three areas in 1947, and ranged from an average of \$118 for west central Saskatchewan to an average of \$130 for northern Saskatchewan.² For the areas of Alberta, west central and northern Saskatchewan, Family Allowance payments amounted to 4, 6, and 8 per cent, respectively, of total net expendable income. Except for the area of northern Saskatchewan, these appear to represent limited contributions to total net expendable income.

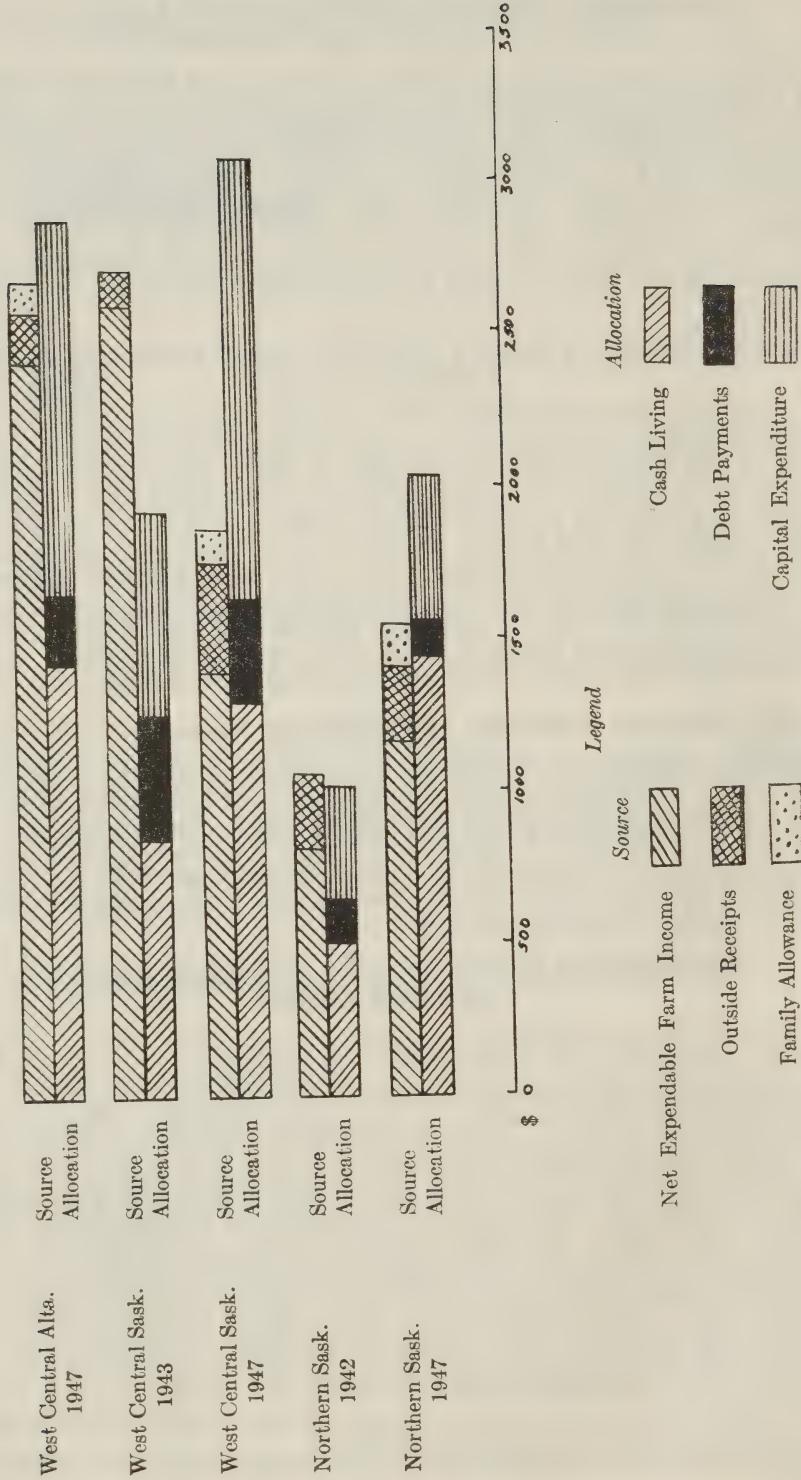
Significance of Family Allowance Payments Dependent on Size of Income

Family allowance payments represent a type of income which is independent of farm organization and farm income. The significance of family allowance payments in terms of their proportionate contribution to net expendable income is therefore dependent on the size of net expendable income. Thus, in 1947 for the area of west central Alberta, family allowance payments represented 11 per cent of net expendable income for those farms having a net expendable income ranging from \$1 to \$749, and only 2 per cent for farms having a net expendable income of over \$3,000. Similarly, for west central and northern Saskatchewan in the same year, family allowance payments amounted to 9 and 15 per cent, respectively, of the net expendable income for those farms having a net expendable income between \$1 and \$749, and to only 4 and 3 per cent, respectively, for farms having a net expendable income of over \$3,000. Therefore, in periods of relatively low incomes, family allowance payments would become of marked significance as a supplement to farm incomes.

¹ MacNaughton, M. A., and J. M. Mann, *Distribution and Use of Family Allowance Payments in Three Areas of the Prairie Provinces, 1947*, supplement to this report.

² These figures are averages for all families in the area, not just families receiving family allowance payments.

CHART 2
SOURCE AND ALLOCATION OF NET EXPENDABLE INCOME IN 1942-43 AND 1947 CLASSIFIED BY AREA.



A similar relationship exists between family allowance payments and the level of living score,¹ since the level of living score is largely dependent on long-run income. Thus, in 1947 Family Allowance payments amounted to 10 per cent or more of the net expendable income for farm families with a level of living score of less than 15. Hence, for the families with limited conveniences and facilities, family allowance payments provide a fairly significant source of income.

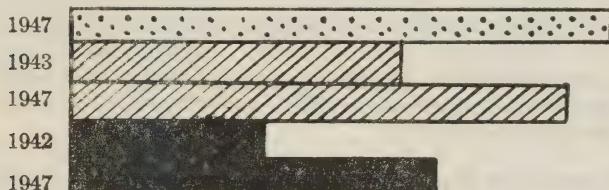
In 1947 Farmers Spent More Than They Made

Chart 2 shows the source and allocation of net expendable income. For all areas in 1947, farmers spent more than they received. The expenditures in Alberta exceeded income by about \$200. In west central Saskatchewan, expenditures exceeded income by nearly \$1,200 and the corresponding figure for northern Saskatchewan was almost \$500. In comparison, the 1943 figures show that farmers in west central Saskatchewan spent about \$800 less than their income and in northern Saskatchewan farmers spent about \$50 less than their income.

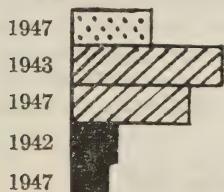
CHART 3

DISPOSITION OF NET EXPENDABLE INCOME IN 1942-43 AND 1947 CLASSIFIED BY AREA

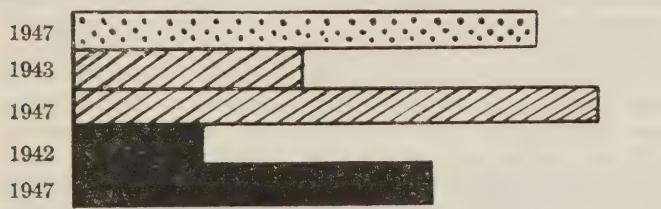
Cash Living



Debt Payments



Capital Expenditures



Legend

West Central Alta. [dotted]

West Central Sask. [diagonal]

Northern Sask. [solid]

¹ See Page 46 of this report.

These contrasting income and expenditure patterns indicate the tendency toward careful spending in the earlier survey which followed a period of generally low prices. In the later survey, which followed a period of higher prices, spending seemed to be affected by some degree of optimism. Also contributing to this pattern of expenditure was the shortage of goods and services during the earlier survey. The supply became more abundant by 1947 and allowed more extensive outlays.

Expenditures of net expendable income were made for cash living, debt repayments, and for capital goods. Chart 3 shows the comparative expenditures for these three items according to area and year of survey.

Cash Living Expenses Account for One-Half Total Expenditures

When cash living expenses are expressed as a proportion of total expenditures (excluding farm cash expenses and interest on debt,) they approximate one-half of the expenditures. For the area of west central Alberta, cash living expenses represented 50 per cent of total expenditures. The proportion was somewhat lower in west central and northern Saskatchewan, where 43 and 47 per cent, respectively, of the total expenditures were accounted for by cash living. Corresponding cash living claims on total expenditures for west central and northern Saskatchewan in the earlier periods were 42 and 52 per cent, respectively.

The highest average cash living expenditures were made in the Alberta area, and amounted to \$1,446. In west central and northern Saskatchewan, they amounted to \$1,303 and \$958, respectively.¹ Corresponding figures for the earlier period were considerably lower, and amounted to \$871 in west central Saskatchewan and to \$529 in northern Saskatchewan.

Average Farm Debt Reduced by One-Half

Average farm debt in west central and northern Saskatchewan was reduced by one-half between 1942-43 and 1947. Payments on debt were somewhat less in 1947 than they were in 1942-43. Debt payments amounted to \$408 for west central Saskatchewan in 1943 and to only \$316 in 1947. In northern Saskatchewan, debt payments amounted to \$122 in 1942 and to \$115 in 1947. For west central Alberta in 1947 they amounted to \$217. These payments constitute a rather small proportion of the total expenditures.

Farmers Draw on Savings or Reserves for Large 1947 Capital Expenditures

Capital expenditures are of such a nature that they can be more readily postponed than other types of expenditures. The low prices and poor yields of the thirties restricted any noteworthy capital expenditures during that period. These expenditures were further postponed during the war years due to shortage of supply. Thus, a large backlog of requirements appeared. This backlog, accompanied by increased purchasing power and general optimism regarding future income, resulted in extensive outlays in 1947. Capital expenditures in 1947 amounted to \$1,240 for west central Alberta, to \$1,433 for west central Saskatchewan, and to \$958 in northern Saskatchewan. In comparison, capital expenditures in the earlier year amounted to only \$656 for west central Saskatchewan, and to \$360 for northern Saskatchewan. The relatively large capital expenditures in 1947 necessitated drawing on savings or reserves, especially for the farms of west central and northern Saskatchewan where expenditures for that year exceeded income by about \$1,200 and \$500, respectively.

¹ These averages are based on the 124, 123 and 141 records in west central Alberta, west central Saskatchewan and northern Saskatchewan respectively, for which complete farm business information was available. They therefore differ slightly from the figures in the expenditure section of the report based on a larger number of records. (See Table 1).

CHANGES IN LEVELS OF LIVING REFLECTED BY FARM FAMILY LIVING EXPENDITURE

Increased income during the period between 1942-43 and 1947 enabled farmers to reduce the average farm debt by one-half, and the accumulation of savings and reserves made possible large capital expenditures in 1947, once supplies were again available. Not all the increase was turned back into the farm however, because during this same period the farm family's level of living rose markedly.

The following chapters discuss changes in family living levels from three different points of view. First, changes are measured by variations in farm family living expenditure. This may be done in two ways; by a study of the *economic* level of living, which is a comparison of total family living expenditure levels for the years under consideration, allowing for changes in the price index; and by comparing expenditure *patterns* or the percentage of total outlay spent on various consumption categories. Secondly, changes in farm housing and conveniences in the farm home reflect changes in family living levels. The third measure is a special scale for rating socio-economic levels which takes into consideration the long-term accumulation of material and cultural possessions and participation of family members in group activities.

Total Economic Living Level of Farm Families Rises Between 1942-43 and 1947

The economic levels of living in northern Saskatchewan, west central Saskatchewan and west central Alberta, the three areas studied, fail to show any deterioration between 1942-43 and June of 1947 despite the increase in prices and curtailment of supplies which characterized the latter years of the war and the beginning of the post-war period. The economic living level in northern Saskatchewan rose 60 per cent during this five-year period. In west central Saskatchewan the rise was 28 per cent, and in west central Alberta it was 27 per cent. When the difference in size of family or the number of persons dependent on the family income¹ between the two years is allowed for, the percentage increase in the economic level of living in northern Saskatchewan is even greater, while in west central Saskatchewan and Alberta the increase is only slightly reduced.

This *economic* level of living not only represents changes in total dollar expenditure for living, which show a much greater increase, but also takes price changes into consideration². It therefore represents changes in the quantity and

¹ The number of persons in each family is reduced to consumption units according to the following scale.

<i>Age of Family Members</i>	<i>Consumption Unit</i>
18 years and over	1·0
12-17 years	.75
6-11 years	.50
Under 6 years	.30

The consumption weight of each family member was adjusted to the number of months the person concerned was fully supported by the farm income, including vacations. Any child born during the year under consideration was given the full weight of 0·3 (assuming the main expenses for a child's first year are incurred at the time of its birth). Anyone partially self-supporting who paid for all his own personal expenses, including clothing, but did not contribute anything toward household expenses was given only one-half of the consumption weight indicated for his age. Those who paid only part of their personal expenses were computed as representing three-quarters of the indicated weight.

² The change in the level of living was calculated from family expenditure data collected in 1942-43 and in 1947, and from the "Dominion Bureau of Statistics Farm Family Cost of Living Index for Western Canada" for the same time period. If the dollar expenditure for all goods and services should rise 86 per cent from 1942 to 1947 and their prices should rise 16 per cent, the increase in the level of living as reflected by the quantity and quality of goods and services would be 60 per cent as in northern Saskatchewan ($1\cdot86 \div 1\cdot16 = 1\cdot60$).

TABLE 4.—PERCENTAGE INCREASES IN THE LEVEL OF ECONOMIC LIVING
BETWEEN 1942-43 AND 1947 IN THREE AREAS OF THE PRAIRIE PROVINCES

Area	Percentage Increase in Level of Living		
	Per Family	Per Person in Family	Per Consumption Unit
	%	%	%
Northern Saskatchewan.....	60	68	66
West Central Saskatchewan.....	28	22	24
West Central Alberta.....	27	23	25

quality of goods and services purchased by the average farm housewife. The accuracy of these conclusions however depends on the accuracy of the price and expenditure figures on which they are based. The amount of increase in the level of living may be overstated because of the failure of price indexes to reflect the full increase in prices. Cuts in the quality of products and reduction or elimination of services without any change in price are equivalent to price increases not reflected in the price index. But, even allowing for this, it appears that there has been a considerable improvement in the economic level of living of the farm families studied.

Food and Clothing Outlay Not Responsible for Rise in Economic Level of Living

The change in economic living level with respect to food was measured by comparing cash expenditures for food in 1942-43 and 1947, adjusted to price changes. It increased only 15 per cent in northern Saskatchewan and actually decreased 10 per cent in west central Saskatchewan, 2 per cent in west central Alberta. This does not mean, however, that the nutritional level of the farm family diets had been lowered. Only about half the value of the farm food supply is secured by cash expenditure, the rest is produced on the farm. The farm families had increased the value of home production in all three areas. Assuming that food items have first priority in a family budget, we may therefore satisfactorily conclude that farm families have been able to increase their home production to such an extent that not only have they been able to hold their own nutritionally in the face of rising food prices, but they have actually decreased their relative cash expenditure for food items in two areas.

The change in economic living level with respect to clothing measured in a similar manner was found to increase 58 per cent in northern Saskatchewan, 16 per cent in west central Saskatchewan and 11 per cent in west central Alberta. This probably means some rise in the quantity of clothing provided, although this is one category where a decrease in quality has meant a significant rise in price not reflected in the price index.

Increases in other expenditure categories particularly operation, education and recreation, were much larger and accounted mainly for the increase in total economic living level. It would therefore appear, assuming that food and clothing get first attention in family living outlays that the portion of expendable income available for family living by 1947 was sufficient, measured by the standards of these farm families, to cover their needs for food in all three areas studied and for clothing in the two west central regions.

Two-Fifths of Goods and Services for Family Living Furnished from the Farm

From one-third to two-fifths of the value of all the goods and services provided for family living were furnished from the farm. These included the rent for the use of the house, food produced and fuel cut on the farm.¹ The proportion of home-produced goods was largest in northern Saskatchewan. This may have been due either to the lower incomes in this area or to the unavailability of a year-round supply of goods from a local retail source. The proportion of the living expenditure provided by the farm was smaller in 1947, in all three areas, than in 1943. Chart 4 compares the cash and non-cash living expenditures for 1942-43 and 1947 for northern Saskatchewan, west central Saskatchewan and west central Alberta.²

Expenditure Patterns Change as Outlay for Living Increases

The non-money income of families on farms, in the form of perquisites, represents a part of their consumption which is not as subject to change as their money expenditure. This results in a pattern of consumption which differs substantially from that prevailing in urban communities. Even so, as incomes increase and there is more money available for expenditure for living, the patterns of expenditure change.

In 1943, the outlay for food and clothing took over half (55 per cent) of the cash living expenditure in west central Alberta, almost 60 per cent in west central Saskatchewan. In 1947, the outlay for the same two categories required only 43 per cent of the total cash living expenditure in both areas. When values of farm-furnished goods were considered, in these areas, it was found that food, clothing and shelter³ made up 70 per cent of the total value of living in 1943, only 60 per cent in 1947. (Charts 5 and 6)⁴.

Families in a pioneer area would be expected to spend a larger proportion of their outlay for living on necessities such as food and clothing. In 1947, food and clothing still took one-half of the cash living expenditure; in 1943 they had accounted for 64 per cent. Including the value of home-produced goods, only 20 per cent of the total family living outlay was left for goods or services other than food, clothing and shelter in 1943, whereas 30 per cent remained in 1947. (Chart 7)⁵.

Expenditure patterns of families vary at different income levels as is shown in Table 5. Families with less than \$200 cash per consumption unit for living required almost 60 per cent of this amount to cover food and clothing expenses. On the other hand, families with \$600 or more cash available per consumption unit required little more than one-third of this for food and clothing. These latter families spent almost one-quarter of their cash available for living on education and recreation, those at the other end of the scale allotted only 10 per cent for this expenditure category.

Categories of Family Expenditure

For the purpose of this study the following classification of categories of goods and services consumed was used. The purpose for which the goods and services were used, rather than their nature, governed the classification of most items in these groups.

¹ Methods for Analysis Re Home Production. Appendix II.

² Supplementary information on average cash, non-cash and total living expenses per family and per consumption unit for all three areas are in Appendix III, tables 1-9.

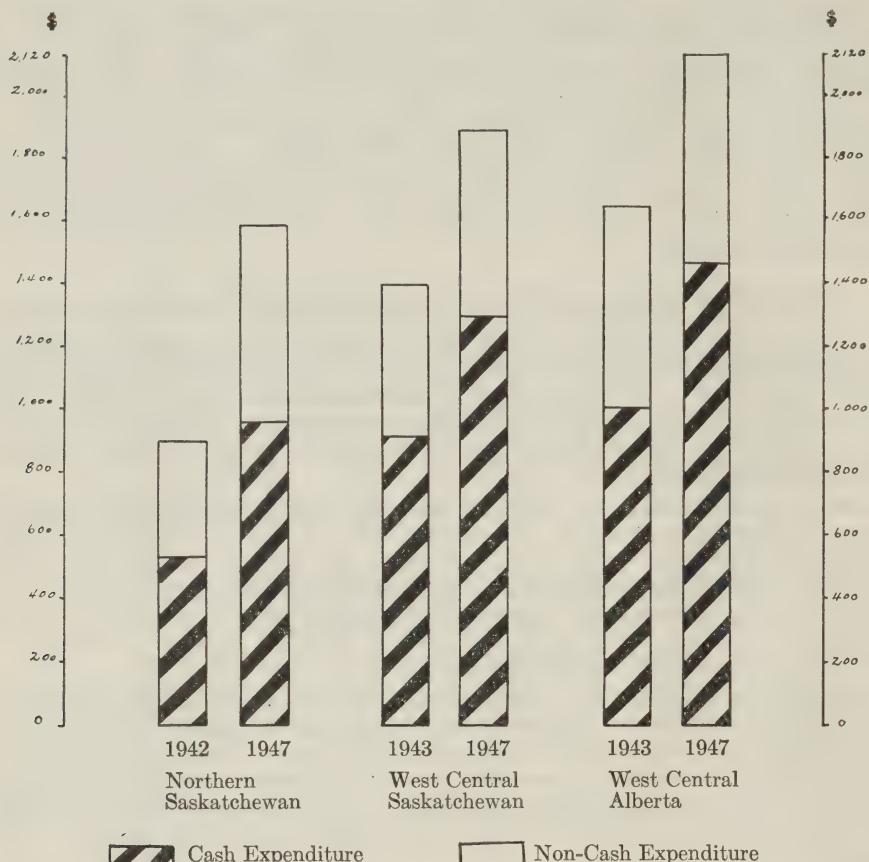
³ Shelter includes only rent for the use of the farm home.

⁴ Supplementary information on dollar and percentage allocation of total living expenditure and cash living expenditure among various consumption categories available in Appendix III, Tables 10-17.

⁵ Ibid.

CHART 4

COMPARISON OF FAMILY LIVING EXPENDITURE IN 1942-43 AND 1947 CLASSIFIED BY AREA



Food included all food purchased and the cash value of food furnished by the farm. Meats, poultry, eggs, dairy products, fruit, vegetables and honey were valued at what they would have brought the farmer had he sold them during the year.¹

Clothing included all items purchased during the year, footwear and the cost of materials for clothing made at home.

Household operation included rent;² fuel, farm furnished¹ and purchased; light; automobile;³ telephone;⁴ maid and seamstress wages; furniture and textile furnishings such as rugs, bedding linen, towels, etc.; tableware, machines, batteries, kitchenware; soaps and cleaning materials and equipment; repairs; cold storage locker rent and processing charges; dry cleaning and other miscellaneous goods and services necessary to operate a household.

¹ Method of calculating the Value of Home-Produced Goods, Appendix II, Section A.

² Rent for use of the farm home was considered to be 15 per cent of the value of the house: Adjusted Valuation for Houses 1947, Appendix II, Section D.

³ Half the current expense for automobile or one-quarter the current expense for a truck used partly for family travel was charged to family living, the remainder to the farm business. If both a car and truck were operated, one-half of the automobile and all of the truck expenses were charged to the farm.

⁴ Half the current expense for the telephone was charged to family living, the remainder to the farm business.

TABLE 5.—PATTERNS OF EXPENDITURE CLASSIFIED BY CASH LIVING EXPENSES PER CONSUMPTION UNIT

Cash Living Expenses per C.U.	Number Reporting	Level of Living Score	Cash Food	Clothing	Health	Cash Operational	Education-Recreation	Personal	Life Insurance	Special Savings	Total
\$			%	%	%	%	%	%	%	%	%
0-199.....	76	10.6	37.0	22.0	8.0	15.0	10.0	7.0	1.0	.....	100
200-299.....	116	13.5	32.0	20.5	8.0	19.5	12.0	6.5	1.5	.....	100
300-399.....	100	16.6	27.5	18.0	9.5	21.0	15.0	6.5	1.5	1.0	100
400-599.....	82	19.8	23.0	16.5	8.0	23.5	19.5	5.0	3.5	1.0	100
600 and over	42	21.0	21.5	15.0	7.5	22.5	24.0	4.5	4.0	1.0	100

Health expenditures included medicine and drugs; doctor and dentist fees; nurse and hospitalization; accident or health insurance; other expenses such as eye examinations and glasses, funeral costs and trips for health services.

Education and Recreation expense included amounts paid out for school expenses, including books, fees, board and extension courses, magazines, papers, music and books, social activities and associations, sports equipment and toys, vacations, church, charity, gifts and weddings.

Sundry Personal expense included barber, hairdresser, cosmetics, toilet soap, toothpaste, shaving soap, refreshments, tobacco, drinks and meals away from home¹.

Life Insurance included premiums paid on life or endowment insurance for any member of the family.

Special Savings were special amounts set aside separate from farm business accounts for some member of the family, usually not the operator. They consisted mostly of special savings from family allowance payments for the children for future education or other purposes.

Food Largest Expenditure Item

The total food expense averaged from 35 to 37 per cent of the total living expenditure in all three areas studied; about one-quarter of the family cash expenditure was for food. The cash food expenditure, however, is only about one-half² the total family food cost—the rest they produce themselves. The west central Alberta farm family spent an average of \$7.30 per week on food in 1947 with an additional \$7.00 worth of food from the farm compared with a total of \$12.90 in 1943. West central Saskatchewan farm families spent \$6.50 a week in cash and used food produced on the farm worth \$7.00; they spent \$12.70 altogether in 1943. In northern Saskatchewan, families spent only \$5.30 in cash on food and secured an additional \$8.90 worth from their farms. Their total food cost per week in 1942 was only \$9.40, even though families were larger then.³

Families in all three areas allocated their *cash* food dollars in much the same way. For the average family the picture is about like this: in 1947 for every \$1.00 cash spent on food, the expenditure for fruit and vegetables was 33 cents; 10 cents went for meat with the exception of Alberta where the average family spent 23 cents; another 10 cents bought dairy produce (14 cents in west central

¹ In the 1943 schedule, only a total expenditure figure was obtained (Personal sundry: tobacco, beer, etc.), while the 1947 schedule was itemized as shown.

² Supplementary information on food costs are given in Appendix III, Tables 18-20.

³ Average size of family: northern Saskatchewan 1942—4.8, 1947—4.55; west central Saskatchewan 1943—4.5, 1947—4.7; west central Alberta 1943—4.2, 1947—4.3.

CHART 5
ALLOCATION OF FAMILY LIVING COSTS IN 1943 AND 1947 IN WEST CENTRAL ALBERTA

1943 - \$1,047

1947 - \$2,120

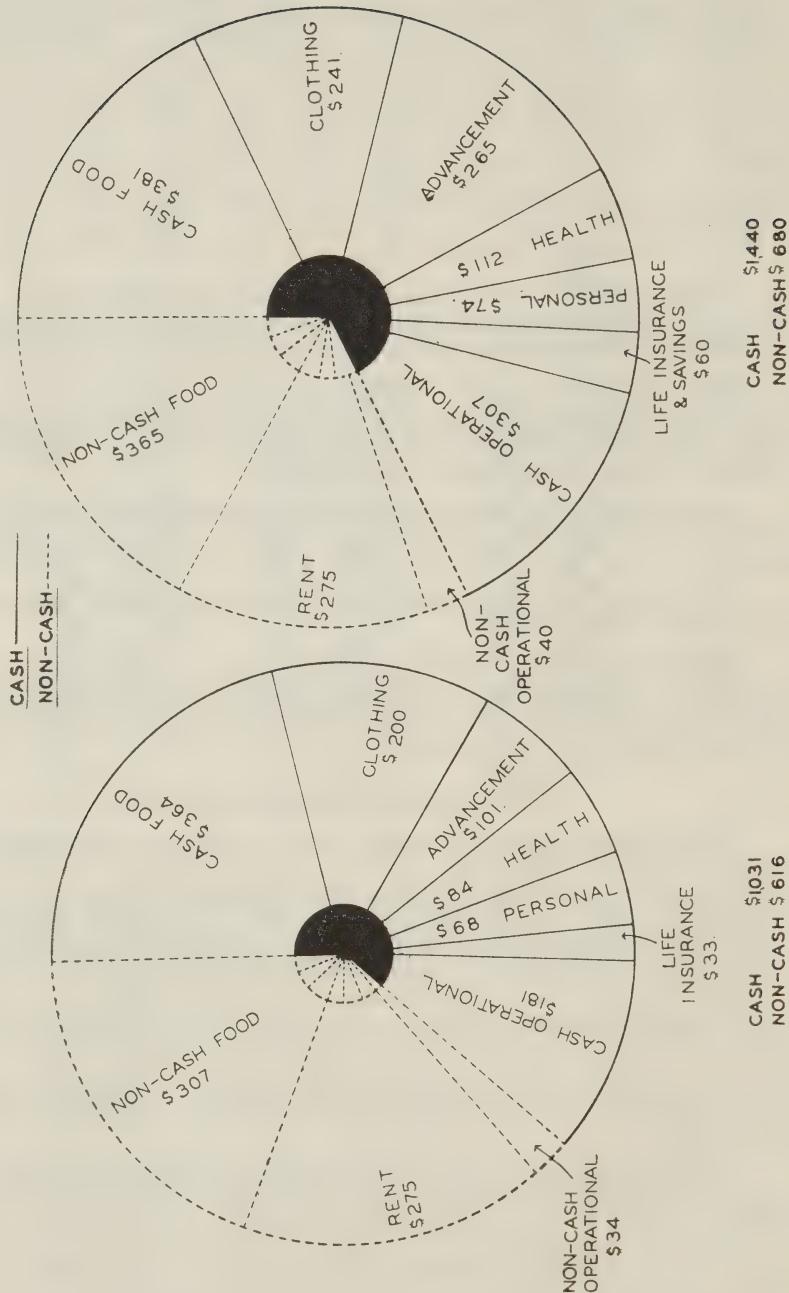
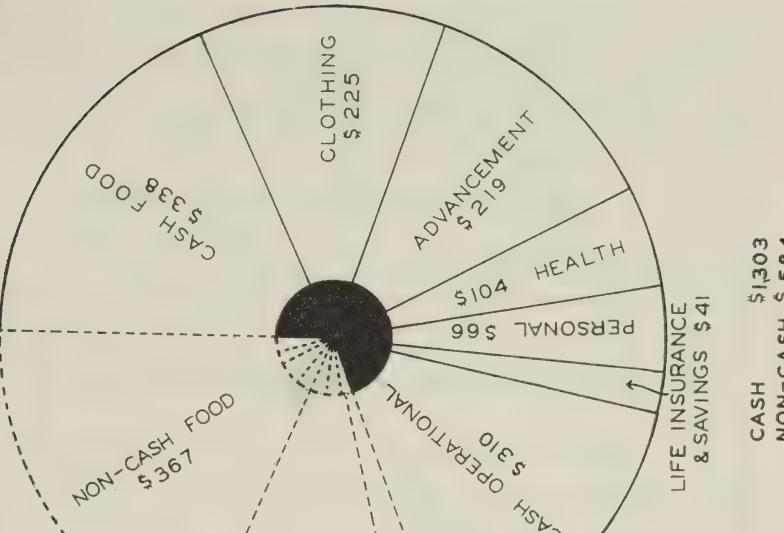
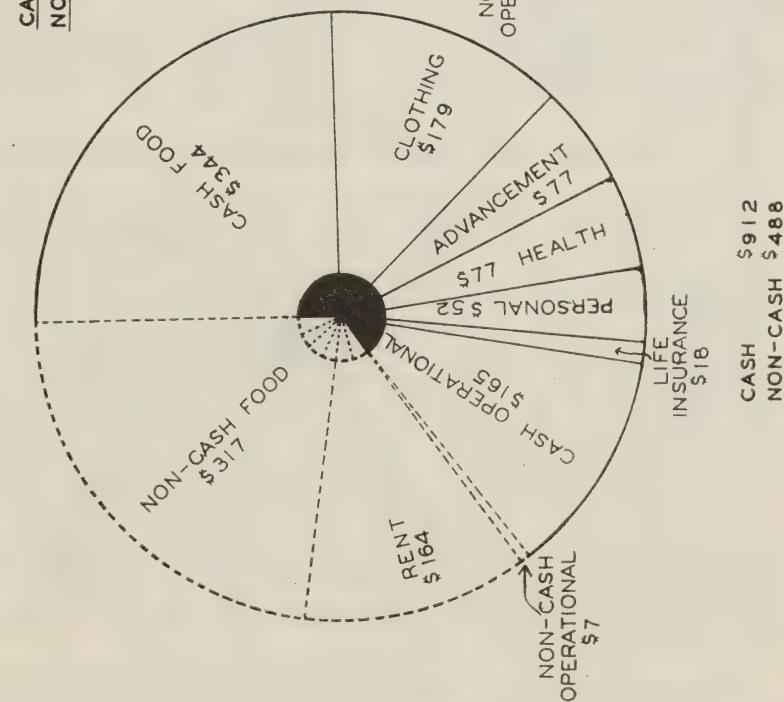


CHART 6

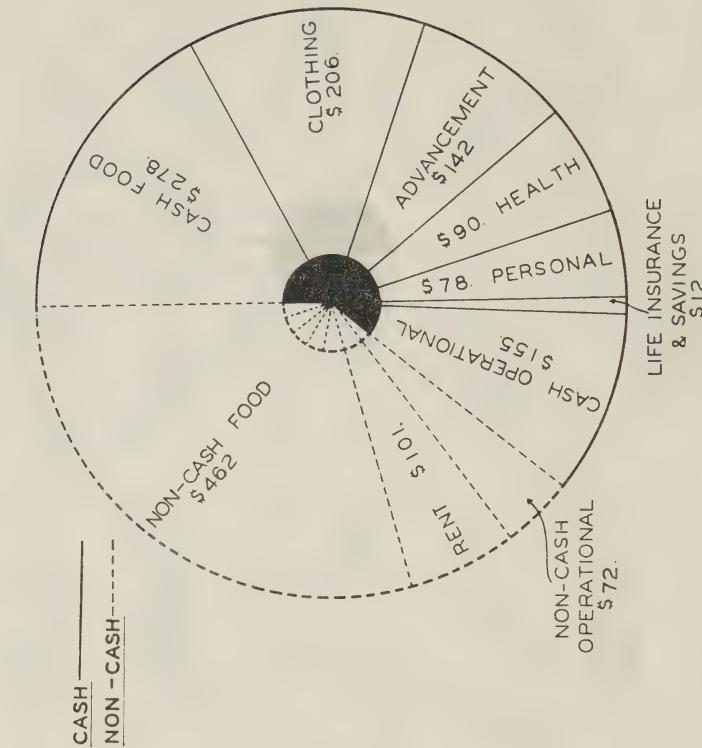
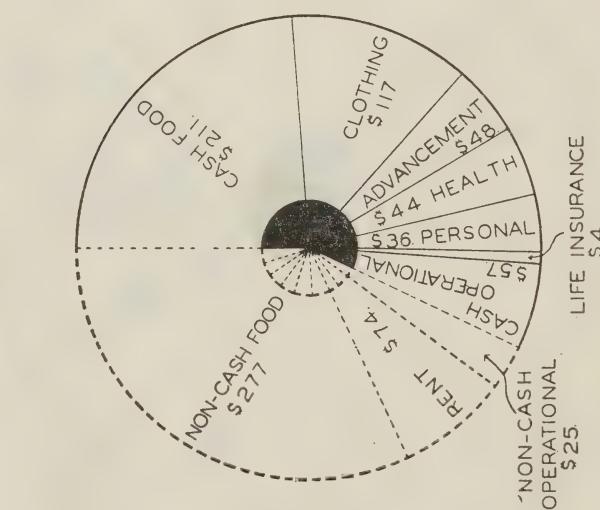
ALLOCATION OF FAMILY LIVING COSTS IN 1943 AND 1947 IN WEST CENTRAL SASKATCHEWAN

1947-\$18.871943-\$14.00

CASH	\$ 1303
NON-CASH	\$ 584

CHART 7
ALLOCATION OF FAMILY LIVING COSTS IN 1942 AND 1947 IN NORTHERN SASKATCHEWAN

1942 - \$ 893



Saskatchewan); the remaining 30 to 50 cents went for groceries and other staples. The allocation of the average family's *total* food dollar, while much the same in all three areas, showed a considerable difference from the allocation of the *cash* food dollar. About one-quarter was allowed for fruits and vegetables, a fifth for milk, cream and cheese, a third for meat and eggs, a tenth for cereals, bread and flour, and the remaining fifth for butter, fats and other staples.¹

Proportion Spent for Clothing Decreases

Although for every dollar spent on clothing in 1942-43 the average family spent \$1.20 in west central Alberta, \$1.46 in west central Saskatchewan and \$1.89 in northern Saskatchewan, the proportion of cash living expenses spent for clothing had actually decreased in 1947. Alberta and west central Saskatchewan families spent only 17 per cent and northern Saskatchewan families 21 per cent of their total cash outlay on clothing in 1947 compared with 19, 20 and 23 per cent respectively in 1943.

Rent² Increases Most in Northern Saskatchewan

Rent was the largest operational expense in all three areas studied. Homes had not been improved enough in west central Alberta to raise the average rent at all between the two survey years—it remained at \$275. In west central Saskatchewan the rent increased 13 per cent, from \$164 to \$186. The greatest improvement, however, was shown in northern Saskatchewan where the rent increased by more than one-third, from \$74 to \$101.

More Than 70 Per Cent Farm Families Provide Some of Own Fuel

The fuel expense was made up of cash expenditure on wood, coal and oil and the value of wood furnished from the farm.³ In 1947, more than 80 per cent of the farm families were providing some of their fuel from the farm in Alberta, 70 per cent in west central Saskatchewan. In the North, only eight families purchased fuel of any kind in 1947. The cash expenditure for fuel averaged \$61 per family in Alberta, \$64 in west central Saskatchewan and \$2 in the North.

Automobile Expense Doubles Between 1943 and 1947

In 1947, less than 10 per cent of the farm families studied in Alberta were without some vehicle, car or truck, for family travel. In west central Saskatchewan 15 per cent of the families were without any, compared with 40 per cent in the North. While there was little change in the proportion of families having such transportation, the expenses for this service had increased tremendously.⁴ This may have been due either to increased upkeep on older cars and higher prices for repair services or, because of the removal of gas rationing, to increased travel by farm families in 1947. The expense for families with automobiles in Alberta averaged \$118, more than twice as much as in 1943. Similarly in west central Saskatchewan the expense was \$111, an increase of more than 70 per cent over that of 1943. In northern Saskatchewan where only about half as many families had passenger automobiles, the average expense was \$80 in 1947. In addition to these families with passenger cars, between 15 and 20 per cent of the families in all three areas had trucks only and used these for family travel. When the expense for these was averaged in, the average transportation expense for all families was \$104 in Alberta, \$91 in west central Saskatchewan and \$49 in the North—\$112, \$108 and \$82 respectively for families possessing some vehicle.

¹ Supplementary information on allocation of the food dollar is given in Appendix III, Tables 21-23.

² See page 28, footnote 2.

³ See page 28, footnote 1.

⁴ See page 28, footnote 3.

Telephone and Light Expense Same in 1943 and 1947

The average amount spent for light in 1947 in west central Alberta and west central Saskatchewan was \$16; in the North, only \$13. The very slight increase in this expense would probably be accounted for by the increased number of families with electricity.

Telephone expense included charges for having a telephone as well as for all long distance calls.¹ The average expense for families with telephones in Alberta was \$11, in west central Saskatchewan only \$8—almost the same as in 1943. In northern Saskatchewan, only seven of the families studied had telephones in their own homes. Their average expense was \$7.

Less Domestic Service in 1947

In west central Saskatchewan only 18 per cent of the families had domestic help in 1947 as compared with 23 per cent in 1943. Those who did have help paid more for it in 1947, an average of \$154 as against \$82 in 1943. In Alberta the proportion with some domestic service decreased from 28 per cent in 1943 to 15 per cent in 1947; in the North, only 10 per cent had some help in 1947 compared with 17 per cent in 1942. The average expense for families with maid or seamstress wages in west central Alberta was \$50; in northern Saskatchewan it was \$80.

Cash Operational Expense Doubles Between 1942-43 and 1947

Cash operational expense increased almost 90 per cent in west central Saskatchewan, 70 per cent in west central Alberta and virtually tripled in northern Saskatchewan. The largest increases were in automobile expense and "other cash operational" items where the inclusion of more detail² in the 1947 schedule may have accounted for some of the increase.³

More Health Services Available to Rural Families

More services were available to farm families, which compensated to some degree for the fact that they were making a larger outlay for such services in 1947 than in 1942-43. For every dollar they had paid out for medical services in 1943, the northern Saskatchewan farm family was paying \$2.05 and the west central Saskatchewan and Alberta families were paying about \$1.35 in 1947. Compulsory payments for the Saskatchewan Government Hospital Services Plan would account for a larger percentage of the increased expenditure in that province. The tax levied for this purpose is \$5 per person per year⁴ with a family maximum of \$30.⁵ In the North, some expansion of municipal schemes made the services of a doctor available to 44 per cent of the families studied. There was also an increase in the number of families in the west central Saskatchewan area with memberships in the Saskatoon Medical Co-operative. Membership fees amount to \$1.40 per month for each adult, 80 cents for the first two dependents, and 40 cents a month for each additional dependent.

In Alberta, the tax levy for hospitalization was included in the 1947 expenditure estimates but not in those made in 1943, which would account for about one-third of the increased outlay. The tax rate varied in the Red Deer, Ponoka and Lacombe districts from $2\frac{1}{2}$ to 7 mills, making the average contribution for the 89 families paying taxes for a municipal hospital plan about \$20.

¹ See page 28, footnote 4.

² Some of the items omitted in this category in 1943 were : cold storage locker rent, which averaged about \$12 for families renting in 1947; processing charges; and dry cleaning.

³ Supplementary information on allocation of operation expense is given in Appendix III, Tables 24-26.

⁴ The tax for the whole survey year was included in the living expenses, whereas actually the families were insured for only six months of it as the scheme was inaugurated in January 1947.

⁵ For the purpose of this tax, a family consists of parents and dependent children under 21 years of age.

Expenditure for health took less than one-tenth of the total cash living expenditure in any one of the areas, and amounted to \$112 per family in west central Alberta, \$104 in west central Saskatchewan and \$90 in the North.¹

Education² and Recreation Expense Increases Two and One-Half to Three Times Between 1942-43 and 1947

For every dollar spent on education and recreation in 1943, the average farm family in 1947 was spending \$2.62 in west central Alberta, \$2.84 in west central Saskatchewan and \$2.96 in northern Saskatchewan. The outlay amounted to about a fifth of the total cash outlay in 1947 as compared with only a tenth in 1942-43. The average outlay was \$265, \$219 and \$142 in Alberta, west central and northern Saskatchewan, respectively³.

Donations to Church and Charity and Gifts Triple

The \$108 outlay for church, charity and gifts made in west central Alberta in 1947 was three times as large as the expenditure in 1943. In west central Saskatchewan, the 1947 outlay of \$94 was also three times that spent in 1943. In the North, while only \$41 went for these items in 1947, this amount was almost five times the \$9 outlay in 1942. These items accounted for more than two-fifths of the total expenditure for "advancement" in the two west central areas, three-tenths of that in northern Saskatchewan.

More Families Spend More for Vacations

Not only did the number of families enjoying a vacation increase in all three areas between 1942-43 and 1947, but the amount spent per family increased two and one-half times in northern Saskatchewan, three times in Alberta, and ten times in west central Saskatchewan, although in this latter area, only seventeen families spent more than \$100 for a vacation in 1947. Almost 60 per cent of the families in west central Alberta had some vacation in 1947, and spent an average of \$90. In west central Saskatchewan only about 30 per cent of the families were able to get away from their farms for such a purpose. These families spent an average of \$143 on holidays in 1947. Slightly more than 30 per cent of the families in the North had vacations in 1947, but the expenditure averaged only \$74.

Families Pay as Much for Vacations as for Education

The amount spent on education, school books, fees and board, extension courses, music and lessons was \$55 in west central Alberta, \$48 in west central Saskatchewan and \$34 in northern Saskatchewan. This accounted for about one-fifth of the total outlay for "advancement" in the two west central areas, about one-quarter of that in the North. That is, families paid out as much for vacations as they did for education. The yearly outlay per family had more than doubled in Alberta and northern Saskatchewan, and increased 50 per cent in west central Saskatchewan.

Families Spend More for Social Activities and Associations

This item amounted to \$36 in 1947 in west central Alberta, more than double the 1943 expenditure. In west central Saskatchewan the \$28 spent meant that the outlay here had tripled since 1943. In northern Saskatchewan, the 1947 outlay of \$36 also meant a tripling of expenditure for this category

¹ Allocation of 1947 Health Expenditure per Family given in Appendix III, Tables 27-29.

² Expense for education does not include school taxes which are paid with general taxes.

³ Supplementary information on Allocation of 1947 Expenditure for Education and Recreation given in Appendix III, Tables 30-32.

since 1943. The outlay for sports equipment, toys and weddings, included in 1947 but not in 1943, may have accounted for some of this increase.

Less Than Ten Dollars Spent Annually for Reading Material

The average outlay per family for magazines, newspapers and books during the survey year was only \$6 in northern Saskatchewan, \$7 in west central Saskatchewan and \$12 in Alberta. Although the amount spent in the North had doubled, about the same outlay had been made in the other two areas in 1943.

Sundry Personal Expense Takes Less Than One-Tenth of Cash Living Outlay

Sundry personal expenses accounted for from 5 to 8 per cent of the total cash living outlay. They had increased by about a tenth in Alberta, a quarter in west central Saskatchewan and had more than doubled in northern Saskatchewan. This was partially accounted for by the additional amount of detail included in the 1947 schedule. The outlay in 1947 amounted to \$74, \$66 and \$78 in Alberta, west central and northern Saskatchewan, respectively.

Few Families Had Insurance Protection or Special Savings

Slightly less than one-half of the farm families visited in 1947 in west central Saskatchewan or Alberta had insurance for any member of the family, only slightly more than had been insured in 1943. In northern Saskatchewan, less than one-fifth of the families studied had life insurance, only 7 per cent had had any in 1942. The average premium reported for those having insurance in west central Alberta was \$108, in west central Saskatchewan it was \$56, and in the North, families paid an average of \$57.

The 1942-43 schedule did not include any savings. These special savings in 1947 mainly took the form of amounts from family allowance payments put away for future use. Only about 20 families in either of the west central areas and 5 families in the North, reported any such savings. The average amount put away during the year by these families in west central Alberta was \$89, \$78 in west central Saskatchewan and \$76 in northern Saskatchewan.

CHANGES IN LEVELS OF LIVING REFLECTED IN THE FARM HOME

The homes and housing of farm families are a reflection not only of the age and type of settlement in the district, but also of the family living level. To what extent were higher incomes and increased expenditure in 1947 and the additional four to five years of settlement reflected in the changes in the homes of the farm families studied in west central Alberta, west central and northern Saskatchewan in 1942-43 and 1947?

Little Change in Structure and Finish of Farm Homes

In 1943,¹ the types of structure and finish of the houses in the three areas studied differed markedly. While the most common type of house in northern Saskatchewan was the log house, most common in west central Saskatchewan was the unpainted frame house. The type most common in west central Alberta was painted frame. By 1947, there had been little change in house exteriors in any of the areas, but what improvement there was, was most marked in northern Saskatchewan. Almost half of the families in northern Saskatchewan were still living in log houses in 1947. These houses, often hurriedly constructed to meet an urgent need in early days of settlement, are likely to remain without major improvements until the farm capital has been very substantially increased. In west central Saskatchewan in 1947, about one-half of the homes were painted frame, the other half unpainted frame, but in west central Alberta a decided majority of the houses were painted frame (Chart 8).²

There was very little improvement in the basement of the homes studied between 1942-43 and 1947.³ Very few houses were without basements either year. In 1947, there were slightly less than one-half of the homes in west central Saskatchewan or Alberta with full basements, mostly "improved" with boards, stone or cement. In northern Saskatchewan, however, less than 30 per cent of the houses had full basements, and altogether less than one-quarter of any of the basements had been "improved".

Housing Space Not Problem in Rural Areas

Generally speaking, housing space was not one of the pressing problems except in some areas of the North. The houses averaged 5.7 rooms in west central Alberta, 5.5 rooms in west central Saskatchewan and 4.3 rooms in northern Saskatchewan. These provided one or more rooms per person for 80 per cent of the families in Alberta, 60 per cent in west central Saskatchewan and more than 20 per cent in northern Saskatchewan. Two-fifths of the families in Alberta and west central Saskatchewan, and one-fifth in northern Saskatchewan had separate dining rooms, but while few families in the older settled areas were without either a living room or dining room, almost one-quarter of the families in the North had only a kitchen and a bedroom or bedrooms. The interiors of most of the homes in all three areas were well finished; the majority had softwood floors and all the woodwork painted. There had been a very marked improvement in interior finish since 1942 in northern Saskatchewan, with an increase of

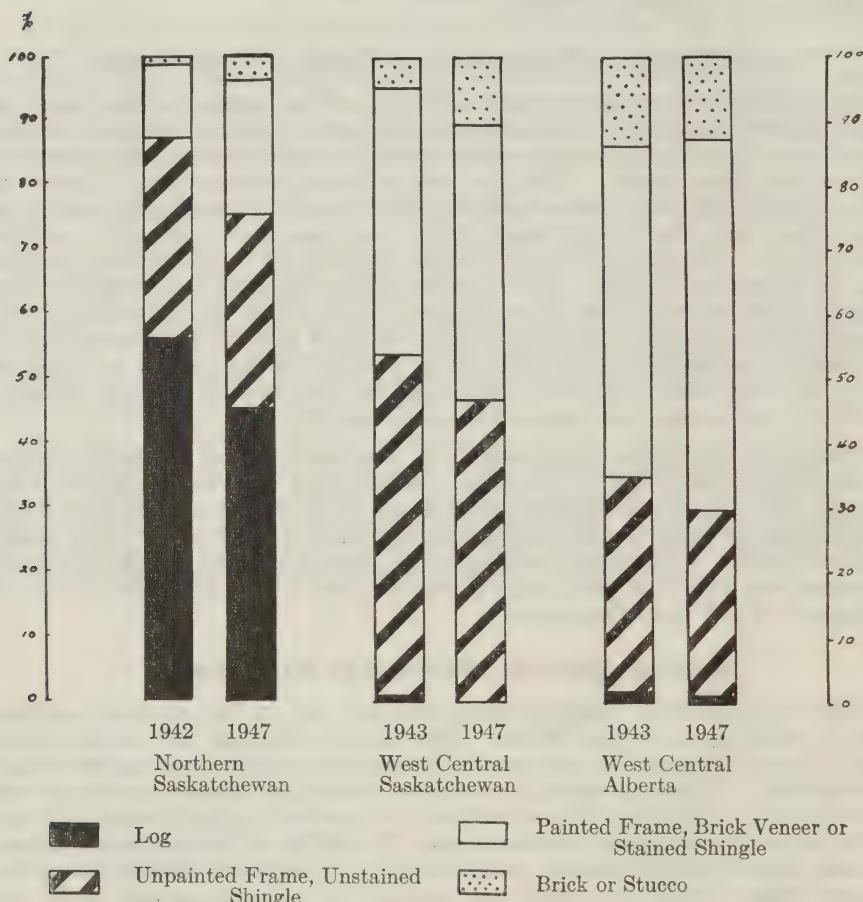
¹ The 1943 figures throughout this chapter are based on a sample of 622 families studied in 1942-43, while the 1947 figures are based on data collected from 416 of these same families reinterviewed in 1947.

² Additional information on changes in house structure and exterior finish is given in Appendix IV, Tables 1-3.

³ Additional information on changes in type and finish of basements is given in Appendix IV, Tables 4-6.

CHART 8

COMPARISON OF STRUCTURE AND EXTERIOR FINISH OF FARM HOMES IN 1942-43
AND 1947 CLASSIFIED BY AREA



more than 80 per cent in the number of homes with finished woodwork and a 60 per cent increase in the number of those having softwood floors. In all three areas there was more change in the interiors¹ than on the exteriors of the homes studied. The average value of the houses in west central Alberta remained the same, about \$1883 in both 1943 and 1947. The 1947 valuation of \$1240 in west central Saskatchewan showed an increase of 13 per cent since 1943, and in the North an increase of 37 per cent brought the value to \$673 in 1947.²

Farm Families Own More Radios, Cars and Telephones Than Urban Neighbours

Although families in these rural areas possessed more radios, passenger automobiles and telephones³ than the cities nearest to them (Charts 9-11),⁴ they lacked very many conveniences that might be considered essential by a city dweller. Lighting in the majority of homes was by means of gas or coal-oil mantle lamps, but while 30 per cent to the families in west central Alberta were enjoying the benefits of electricity, 30 per cent of those in northern Saskatchewan were still reading and working by the glow of kerosene wick lamps. Running water, in less than one-fifth of the farm homes in Alberta, was installed in less than one home in ten in west central Saskatchewan and in only one in one hundred in northern Saskatchewan. Even so, this was twice as many homes as had had these conveniences in 1943 in all three areas studied.

Many Conveniences Still to Come to Farm Home

A certain pattern of development for a typical farm home evolves when one studies the percentage of families possessing various conveniences.⁵ Decidedly more families had a radio and sewing machine than any other home convenience. Therefore, these might be considered the first items which a typical newly-settled family would purchase. A transfer from a rope and pulley system for drawing water to some type of hand-pumping system was the next convenience incorporated. A bathroom, central heating, electricity and running water, on the other hand, were conveniences that the typical farm family was able to enjoy only after it was well established. In west central Alberta, about one-third of the homes had electricity and central heating, a fifth had bathrooms and running water. In west central Saskatchewan, while almost 30 per cent of the farm homes had central heating, less than one-fifth had electricity or bathrooms and less than one-tenth had running water. In northern Saskatchewan less than 10 per cent of the farm homes in the area studied had any one of these conveniences. Chart 12 compares the percentages of families possessing various home conveniences in 1942-43 and 1947⁶.

Only Three-Quarters of Farm Families Report Ten or More Books in the Home

The proportion of families having a piano in west central Alberta had increased from one-third to two-fifths between 1943 and 1947. In west central

¹ Additional information on changes in the interiors of farm homes is given in Appendix IV, Tables 7-9.

² Where structural improvements had been made to a house in the years between 1942 and 1947, the valuation given in the 1947 enumeration was accepted; where no structural improvements had been made, the 1942-43 valuation was used, except where the valuation of 1947 was less than that of 1942-43, in which case the 1947 figure was used—minimum not less than \$100.

³ With the exception of northern Saskatchewan where only 5 per cent of the families had telephones.

⁴ Additional information comparing household conveniences in urban and rural areas is given in Appendix IV, Tables 10 and 11.

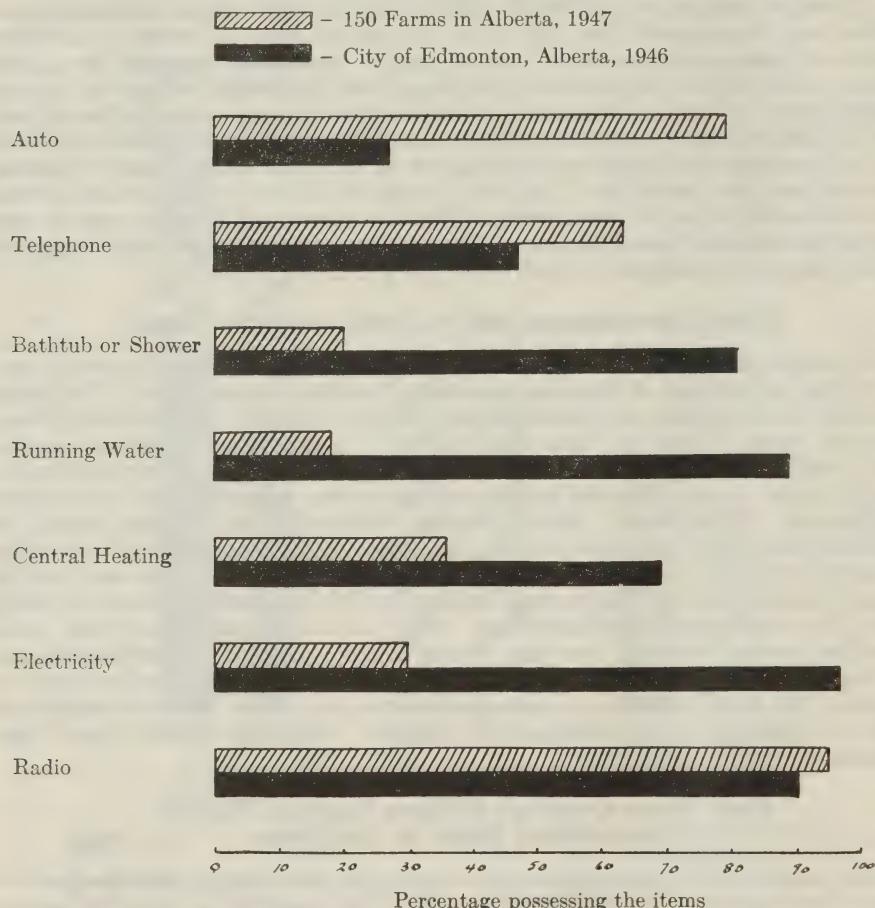
⁵ Based on percentage possessing conveniences in 1947, Tables 12, 13 and 14 in Appendix IV show that virtually the same patterns were evident in 1943 percentages.

⁶ Additional information re possession of household conveniences is given in Appendix IV, Tables 12-14. Table 15 gives a complete itemization of farm family ownership of 82 items of material and cultural possessions.

Saskatchewan it had increased from a quarter to a third, but in northern Saskatchewan only one family in ten owned a piano in 1947 and even fewer had had one in 1942. Almost all the families studied subscribed to at least one weekly newspaper and about one-fifth of the families in west central Saskatchewan and Alberta received a daily newspaper for 6 months or more of the survey year. The families in Alberta, on the whole, did more reading than those in the other

CHART 9

COMPARISON OF HOME CONVENIENCES IN URBAN AND RURAL AREAS OF WEST CENTRAL ALBERTA IN 1947



two areas, subscribing to more magazines and agricultural periodicals. Even so, only three-quarters of the farm families in west central Alberta reported having 10 or more books in the home. Seventy per cent of west central Saskatchewan farm families and about one-half of those in northern Saskatchewan had this number or more books in their homes.¹ Chart 13 shows graphically the extent of the reading material in farm homes in 1947 in the three areas studied.

¹ It is not feasible to compare the percentage subscribing to weekly newspapers, agricultural periodicals, or magazines for the two survey years because agricultural periodicals were divided between magazines and newspapers in the earlier study. Children's school books were included in the 1947 but not the 1943 book count.

Community Development Raises Family Living Level

The type of construction and state of repair of the farm home, the number of household conveniences and material and cultural possessions are determined by the income level, expenditure pattern and tastes and preferences of the farm family. Many factors not attributable to the individual farm family, however, contribute significantly to its level of living. One of the most important of these is the development of community facilities. Such rural services in general suffer

CHART 10

COMPARISON OF HOME CONVENIENCES IN URBAN AND RURAL AREAS OF WEST CENTRAL
CENTRAL SASKATCHEWAN IN 1947

 - 123 Farms in West Central Saskatchewan, 1947

 - City of Saskatoon, Saskatchewan, 1946.

Auto



Telephone



Bathtub or Shower



Running Water



Central Heating

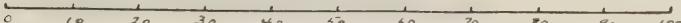


Electricity



Radio



 0 10 20 30 40 50 60 70 80 90 100

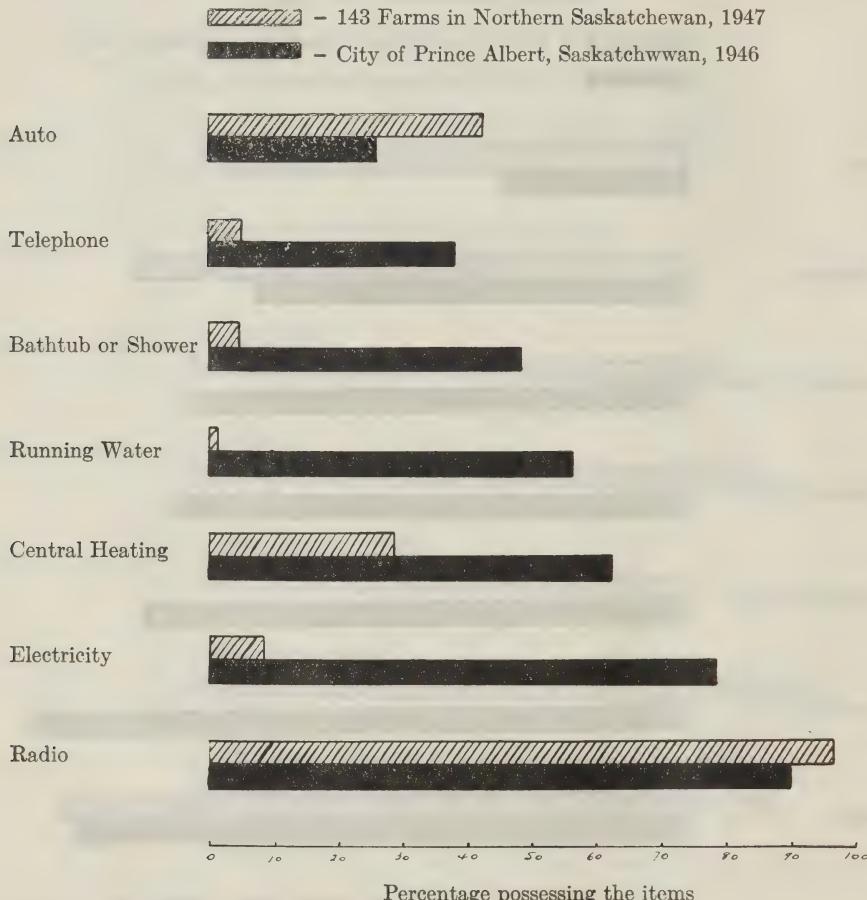
Percentage possessing the items

as a result of one great limitation—the characteristic lack of concentration of farm population. The elements of cause are to a great extent physical rather than economic in nature. In reality, it costs the rural municipality or other local governing body substantially more per capita than elsewhere to provide a level of community services comparable with those of an urban area. Even so, the development of settlement and the growth of such facilities between 1942-43 and 1947 especially in the North have greatly aided the farm families in their progress toward higher levels of living.

The distances to community facilities are shortest in west central Alberta, the longest-settled area, with the exception of the distance to the post office, which is, on the average, almost a mile further away than in the central Saskatchewan area. Farm families in west central Saskatchewan are further from a hospital, doctor, general store and church than families in the North. The better roads in west central Saskatchewan, however, make travelling much easier, and the larger centres although further away are easily accessible.

CHART 11

COMPARISON OF HOME CONVENIENCES IN URBAN AND RURAL AREAS OF NORTHERN SASKATCHEWAN IN 1947

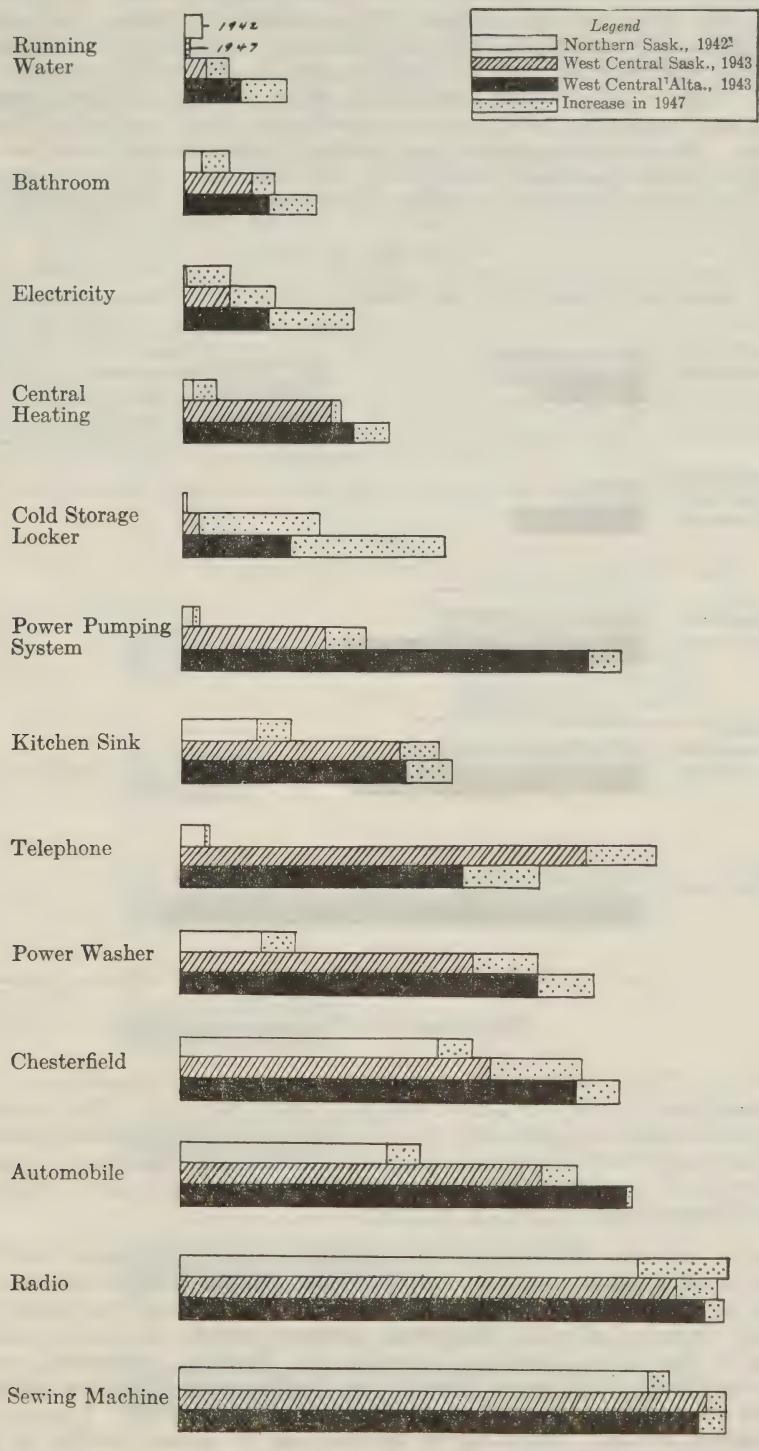


Doctors, Hospitals Closer; Medical Services Expand

The greatest change in distances to community facilities in 1947 has occurred with respect to doctors and hospitals. These two important health facilities have been moved nearer the farm family in all three areas. Doctors are six miles nearer in northern Saskatchewan, slightly over two miles closer in west central Saskatchewan and about the same distance from farm homes in west central Alberta in 1947 as in 1942-43. Hospitals are six miles nearer the farms in northern Saskatchewan, about three miles closer in west central Saskatchewan and west central Alberta.

CHART 12

COMPARISON OF HOME CONVENiences IN 1942-43 AND 1947 CLASSIFIED BY AREA



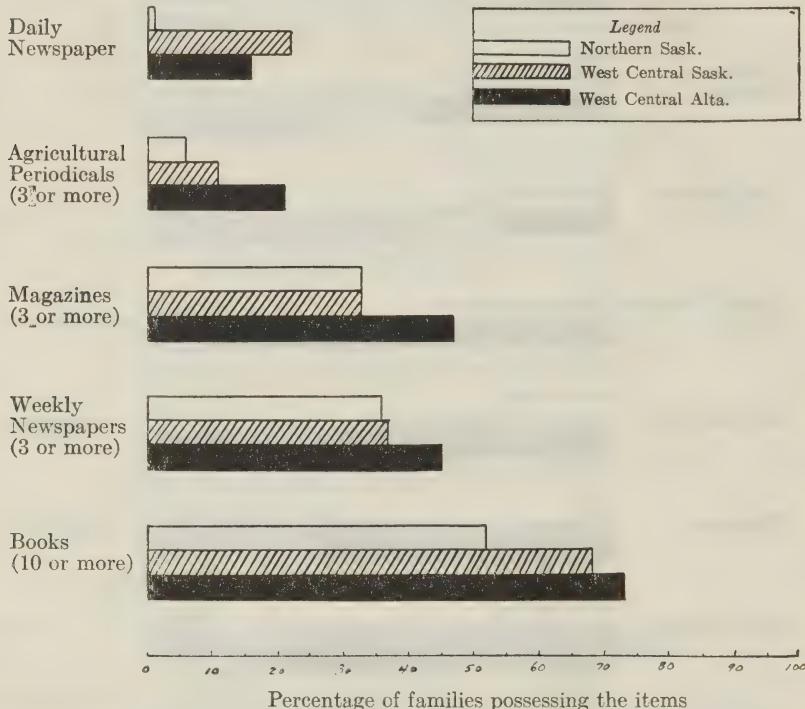
0 10 20 30 40 50 60 70 80 90 100

Percentage of families possessing the items

Not only were farm families in the areas studied closer to doctors and hospitals, but more medical facilities were available to them. In January of 1947 the Saskatchewan Hospital Services Plan was inaugurated. This is a scheme of insurance whereby the cost of hospital care is shared by everyone in the province. This care includes free public ward accommodation, charges for operating and maternity case rooms, anaesthetics, x-ray and other diagnostic procedures. More families in the west central Saskatchewan area have taken advantage of health insurance provided by the Saskatoon Medical Co-operative. In the North, several municipal schemes have been devised to provide medical

CHART 13

READING MATERIAL IN FARM HOMES IN 1947 CLASSIFIED BY AREA



practitioners. The municipality usually enters into a contract with a doctor guaranteeing him a salary or a fixed rate per person per year. The provisions of these schemes varied considerably from unlimited medical and surgical care to medical care only, with a separate charge for office calls. Financial support for these schemes is provided out of funds from direct taxation and a grant by the Provincial Department of Public Health.

Alberta provides free maternity hospitalization and treatment for infantile paralysis to all residents and, in addition, has general hospitalization schemes operating in some areas. These schemes are of two types; the municipal and community hospital plans. Municipal schemes within the area studied are operating in Red Deer, Ponoka, Lacombe and Bentley. Support is partially through a tax levy which varies from $2\frac{1}{2}$ to 7 mills and resident taxpayers under this system have to pay only \$1 per day while in the hospital. The community hospitalization scheme, operating in Wetaskiwin, is owned jointly by the city and the municipality. Under this scheme, which is the only one of its kind in

the province, each resident is responsible for his own hospital account when hospitalization is necessary. Such hospitalization is furnished at cost to rate-payers. The municipality is responsible only for accounts of indigent patients and therefore does not levy any direct tax for hospitalization.

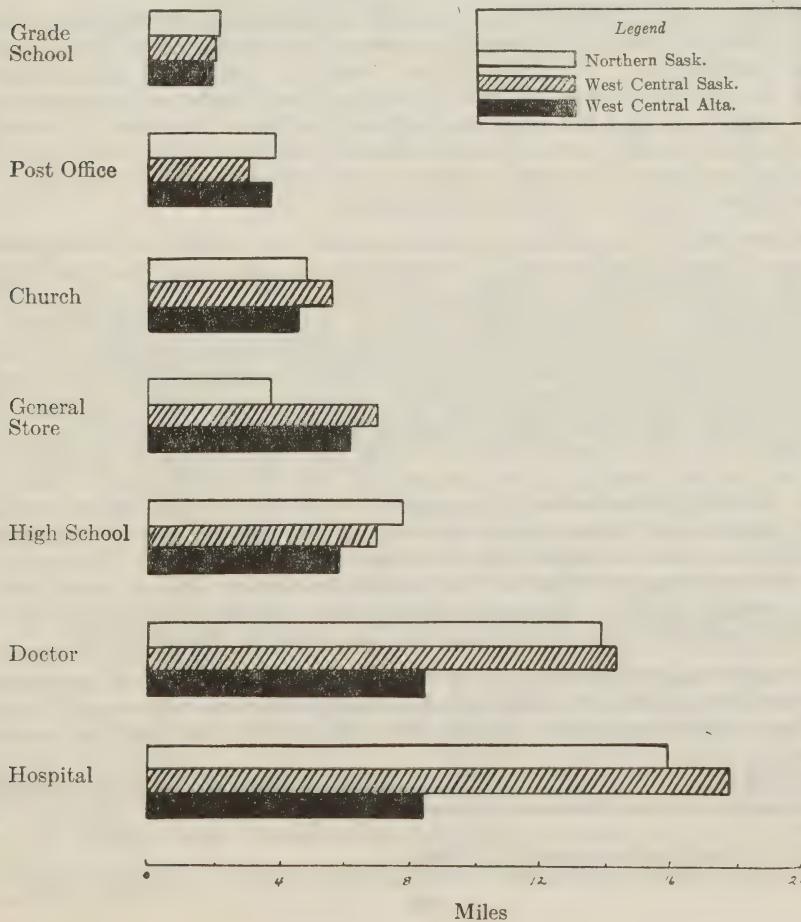
Most Community Facilities Closer in 1947

It is encouraging to see that high schools in northern Saskatchewan are about eight miles from the average farm family as compared with twelve miles in 1942. There is now a community hall within an average of four miles of the northern Saskatchewan and west central Alberta farm homes and within six miles of west central Saskatchewan farm homes. A family need travel less than 10 miles in northern Saskatchewan or west central Alberta, 17 in west central Saskatchewan, to reach a theatre. Athletic grounds are within an average of 10 miles in all three areas (only 3 miles in northern Saskatchewan), and there is a lake or swimming facility less than 15 miles from most farm families interviewed. A general picture of the change in distances to community facilities from 1942-43 to 1947 for the three areas is illustrated in Chart 14.¹

¹ Differences in these distances are further illustrated in Appendix IV, Table 16.

CHART 14

DISTANCE TO COMMUNITY FACILITIES IN 1947 CLASSIFIED BY AREA



CHANGES IN LEVELS OF LIVING AS MEASURED BY A SCALE FOR RATING SOCIO-ECONOMIC LEVELS IN RURAL WESTERN CANADA¹

The instability of, and fluctuations in, net farm income from year to year make it difficult to measure levels of living of farm families solely from a study of the relationships between income and expenditure. Families are often enjoying higher or lower levels of living than farm income for the current year would seem to justify. Furthermore, similar levels of expenditure may represent a wide variety of levels of living due to differences in prices, markets, standards or management. The level of living scale for rural Western Canada developed by Miss F. M. Edwards in 1943² provides a measure which reflects the *long-term* accumulation of material and cultural possessions and participation of family members in group activities, and relates them to the "prevailing average" standards of those of the entire population in the district in which interviews were made. This measure of level of living includes the use of goods purchased in past years as well as the use of newly purchased goods and services. Miss Edwards' scale included 27 items.³ The levels shown by scores on these items are relative; the highest possible score is 27.

The level of living attained by a family is relative to its long-term income, the length of time during which such an income has been available to it, and its tastes and preferences. The first of these items is a function of the situation of the farm, its physical characteristics, the type, the efficiency of management of the farm enterprise and the price and market for farm products. The second item is a function of the length of time the family has been established and settled on a productive farm. The third depends on the inherent characteristics of the farm family modified by the farm environment.

The area studied in northern Saskatchewan was, in 1942, representative of the pioneer fringe of settlement. For the most part the land was characteristic of the grey soil zone, with bush and trees making it difficult to clear and retarding farm development. The Saskatoon area of west central Saskatchewan was predominantly in the brown soil zone, the area had been settled longer, and the presence of the city market allowed a type of farm enterprise which lent itself to more stability of income than is enjoyed by the more typical prairie "crop" farmer. On the other hand, the west central Alberta area has been settled longer than either of the other areas studied. It is in the black soil zone, and the development of a mixed-farming type of enterprise has led to relatively stable farm incomes. It is to be expected, then, that in 1943 the level of living would be highest in west central Alberta, next in west central Saskatchewan, and lowest in northern Saskatchewan. Such was the case as can be seen in Table 6. The average level of living score for all 416 families studied in 1942-43 was 12.8. By 1947 the average score for these same families had increased 23 per cent to 15.7, the greatest proportionate rise having been in northern Saskatchewan.

Only 4 per cent of the whole group had scores less than 5 in 1947 as compared with 13 per cent in 1942-43. On the other hand, while less than one-fifth of the families in 1942-43 had scores of more than 20, almost one-third had attained

¹ Edwards F. M. "A Scale for Rating Socio-Economic Levels in Rural Western Canada," a dissertation submitted to the Faculty of the Division of the Social Sciences in candidacy for the degree of Master of Arts, Department of Sociology, University of Chicago, August 1946, (unpublished).

² Ibid.

³ For a list of these items see Appendix V, Table 1.

TABLE 6.—CHANGES IN THE LEVEL OF LIVING SCORE BETWEEN 1942-43 AND 1947,
CLASSIFIED BY AREA

Area	1942-43	1947	Percentage Increase %
Northern Saskatchewan.....	7.1	11.2	58
West Central Saskatchewan.....	14.8	17.5	15
West Central Alberta.....	16.6	18.5	11
Average.....	12.8	15.7	23

this relatively high level of living by 1947. The distribution of families classified by level of living score for both survey years is shown in Table 7.

The most rapid advance had taken place in northern Saskatchewan where, aided by five good crop years and high prices, the level of living had increased by more than one-half. The least change was in Alberta where the homes had

TABLE 7.—DISTRIBUTION OF FAMILIES BY LEVEL OF LIVING SCORE
CLASSIFIED BY AREA

Level of Living Score	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	1942	1947	1943	1947	1943	1947
0-4.....	54	16	0	0	2	1
5-9.....	49	45	26	9	12	6
10-14.....	25	43	34	27	37	25
15-19.....	12	31	38	36	54	50
20 and over.....	3	8	25	51	45	68
Total.....	143	143	123	123	150	150

already been well established in 1943. Further development of the district around Saskatoon as a source of fluid milk together with other factors increased the level of many families almost to the Alberta level, while a series of dry years for the crop farmers kept their living level relatively unchanged. Although in 1947 the average level of living in west central Alberta was still highest, and lowest in northern Saskatchewan, with west central Saskatchewan in between, there was considerable over-lapping and the planes of living in the three areas were much more alike than in 1943.

The length of the period of settlement and the standards and tastes and preferences of the people, which also help to determine the level of living, are interdependently reflected in the nationality of the farm family, their birthplace, the age of the operator and the education of the operator and his wife.

As determined by this scale the farm families of British and Scandinavian descent had the highest level of living in all three areas studied in 1947, while the Ukrainian and Polish families had the lowest. This probably reflects the combined influence of standards and the length of time that the families have been settled.¹ While by far the majority of British and Scandinavian families were born on this continent, the reverse was true for the Polish and Ukrainian people. Further, the mid-European families, in general, were able to bring much less with them to Canada in the way of capital or material possessions than those from the British Isles, Scandinavian countries or other parts of this continent.

¹ This statement may be further modified due to the relatively small number of some nationalities in the sample. Table 8.

TABLE 8.—LEVEL OF LIVING SCORE 1947, CLASSIFIED BY NATIONALITY OF OPERATOR

Nationality	Number Reporting	Level of Living Score
British.....	162	16.9
Scandinavian.....	51	16.8
Dutch.....	32	15.5
French.....	13	15.4
German.....	62	15.1
Russian.....	16	14.9
Polish.....	10	10.6
Ukrainian.....	25	8.0
Other.....	44	16.9
No information.....	1	10.0
Total.....	416	15.7

The average level of living score for the nationalities included in the study are shown in Table 8.

The age of the operator also indicates to some degree the period of settlement, and it appears that the average level of living score is higher for families of older operators, notably those over 50 years of age. This can be observed in Table 9.

TABLE 9.—LEVEL OF LIVING SCORE 1947, CLASSIFIED BY AGE OF OPERATOR

Age of Operator	Number Reporting	Level of Living Score
0-39.....	101	14.6
40-49.....	93	15.6
50-59.....	122	16.3
60 and over.....	95	16.3
No information.....	5	.....
Average.....	416	15.7

As the land is cleared and developed, families become established and income accumulates and opportunities for education increase. The family labour requirements decrease and finances permit members to attend school. There is too, perhaps, a higher value placed on education on this continent, while to settlers from many other countries, land is more important. It is apparent from Tables 10 and 11 that the level of living is highest for those with the most education. To what extent these are interrelated as cause and effect is, however, difficult to determine.

TABLE 10.—LEVEL OF LIVING SCORE 1947, CLASSIFIED BY WEIGHTED EDUCATION^a OF OPERATOR AND WIFE

Grade	Number Reporting	Level of Living Score
0 - 3.5.....	26	13.6
3.6 - 7.5.....	140	13.7
7.6 - 8.5.....	84	16.1
8.6-10.5.....	93	18.0
10.6-12.5.....	37	20.1
12.6 and over.....	2	22.5
No information.....	34	13.1

^a Average education of husband and wife, weighted equally.

TABLE 11.—LEVEL OF LIVING SCORE, CLASSIFIED BY EDUCATION OF OPERATOR

Grade	Number Reporting	Level of Living Score
1- 2.....	20	15.0
3- 4.....	51	12.5
5- 6.....	63	15.0
7- 8.....	171	16.2
9-10.....	54	16.9
11-12.....	31	18.3
13 and over.....	5	22.0
No information.....	21	13.4

Living Expenditure Trends in Relation to Level of Living

As the level of living rose, although the dollar amount spent on the various consumption categories increased, the proportion of total living expenses spent on these items followed various trends. In general, the proportion of total living expenditure devoted to food and personal items declined at progressively higher living levels. Conversely, expenditure proportions for other groups tended to increase at higher income levels, and notably so for operation, education and recreation. Clothing and health were borderline cases remaining fairly constant at successive levels of living although the proportion spent on clothing tended to decrease.¹ It took almost three-quarters of the living expenses of the families with level of living scores below 5 to pay for food and clothing, while families with scores of 20 or more used little more than two-fifths of their total expenditure to pay for items in these categories.

Summary

Changing conditions between 1942-43 and 1947 brought about an average rise in level of living of almost 23 per cent for the 416 farm families studied in 1942-43 and reinterviewed in 1947. The greatest proportionate rise was in northern Saskatchewan where the level had risen almost 60 per cent.

Mainly responsible for this was an increased expenditure, made possible by increased incomes, although in 1947, current expenditures exceeded current income due to the use of savings and reserves for large capital expenditures. A general shift to more stable types of farming and an increase in the average size of farm together with increased prices contributed toward this increased income. There was also a decided increase in outside receipts, largely accounted for by crop failure payments in west central Saskatchewan and family allowance payments, but on the whole, the farm provided from three-quarters to nine-tenths of the total net expendable income.

As a result of these trends during the five-year period studied, the farm debt had been cut in half and there was a significant trend toward land ownership. Higher family levels of living were reflected in larger outlays for living, changing expenditure patterns, improved farm housing and increased numbers of conveniences in the homes.

Even after price increases had been allowed for, the level of expenditure showed a decided rise, particularly in categories other than food and clothing. Automobile expenses doubled as did cash operational expenses. Outlays for educational and recreational purposes increased two and one-half to three times between 1942-43 and 1947. Donations to church and charity and gifts had tripled. However, few families had insurance protection.

¹Additional information on the allocation of living expenses classified by level of living score is given in Appendix V, Tables 2-9.

Expenditure patterns had also changed with the rise in income making for larger increments over and above outlays for food, clothing and shelter. Including the value of home produced goods it was found that food, clothing and shelter made up 70 per cent of the total value of living in 1943 but only 60 per cent in 1947 in both west central areas. In the North these same three categories took 80 per cent of the family expenditure in 1942 and 70 per cent in 1947.

Increasing incomes had not brought about much change in the exteriors of the farm homes, but there had been a marked improvement in interior finish since 1942-43. By 1947 families in the rural areas studied possessed more radios, passenger automobiles and telephones than their urban neighbours. Although they lacked many conveniences that might be considered essential by a city dweller, the proportion of farm families possessing most conveniences had increased markedly since 1942-43. Community development had also made considerable contribution toward raising the farm family living level. Most facilities were closer to the farm home and more services were available.

In terms of the socio-economic scale for measuring levels of living, living levels were up 23 per cent. Only 4 per cent of the whole group had scores less than 5 in 1947 as compared with 13 per cent in 1942-43. On the other hand, while less than one-fifth of the families in 1942-43 had scores of more than 20, almost one-third had attained this relatively high level of living by 1947.

The net effect of the changes in price-cost relationships and crop conditions in the years between 1942-43 and 1947, as shown by this survey, was more farm income, not substantially supplemented from outside sources, and a change in the farm organization to more stable types. Debts had been cut in half, and increased savings and reserves during the earliest of these years, allowed for greatly increased capital expenditure in 1947 when supplies were again available. Family living levels had risen. The 1947 expenditure patterns allowed a much larger proportion of the family outlay for categories other than food, clothing and shelter, and farm families had many more conveniences and material possessions than in 1942-43.

APPENDICES

APPENDIX I

Adequacy of the Group of Families Revisited in 1947 as a Sample of Those Studied in 1942-43

TABLE 1.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF 1942-43
AVERAGE TOTAL LIVING EXPENSES FOR THE TWO GROUPS

Living Expenses \$ Per Family	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	Group 1*		Group 2†		Group 1		Group 2		Group 1		Group 2	
	\$	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
0-1000.....	691	67	692	63	800	21	808	20	856	10	810	9
1001-1300.....	1,133	20	1,129	25	1,137	28	1,145	27	1,146	18	1,152	21
1301-1600.....	1,402	10	1,413	8	1,432	22	1,430	26	1,441	23	1,443	23
1601-1900.....	1,770	2	1,758	3	1,740	15	1,724	11	1,739	20	1,735	18
1901 and over.....	2,242	1	2,242	1	2,435	14	2,172	16	2,343	29	2,303	29
Average.....	892	100	911	100	1,400	100	1,377	100	1,647	100	1,633	100

* Group 1 includes 1942-43 figures for all families visited in the original 1942-43 study, 200 in northern Saskatchewan; 220 in west central Saskatchewan and 202 in west central Alberta.

† Group 2 includes 1942-43 figures for the group of families revisited in 1947.

TABLE 2.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF THE 1942-43
AVERAGE CASH LIVING EXPENDITURE FOR THE TWO GROUPS

Cash Living Expenditure Per Family	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	Group 1*		Group 2†		Group 1		Group 2		Group 1		Group 2	
	\$	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
0- 600.....	397	70	401	69	450	21	464	22	508	14	499	15
601- 800.....	696	20	688	22	701	28	712	30	713	17	715	15
801-1000.....	890	6	884	5	895	16	905	17	899	25	903	29
1001-1200.....	1,116	3	1,130	2	1,101	15	1,105	15	1,100	14	1,104	13
1201 and over.....	1,346	1	1,346	2	1,542	20	1,489	16	1,554	30	1,517	28
Average.....	516	100	527	100	911	100	871	100	1,030	100	1,009	100

* See footnotes Table 1.

TABLE 3.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF 1942-43
SIZE OF FARM FOR THE TWO GROUPS*

Size of Farm	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	1942		Retaken 1947		1943		Retaken 1947		1943		Retaken 1947	
Cropland Acres	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Under 250.....	173	87	122	85	74	34	40	33	133	66	100	67
250-399.....	22	11	18	12	85	39	50	41	40	20	29	19
400-549.....	3	1	3	2	31	14	19	15	13	6	9	6
550 and over.....	0	0	0	0	30	13	14	11	5	3	4	3
No information.....	2	1	0	1	0	0	0	0	11	5	8	5
Total.....	200	100	143	100	220	100	123	100	202	100	150	100

* See footnotes Table 1.

TABLE 4.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF 1942-43 LEVEL OF LIVING SCORES* FOR THE TWO GROUPS†

	Northern Saskatchewan	West Central Saskatchewan	West Central Alberta
1942-43.....	7·2	15·1	16·5
Retaken 1947.....	7·1	14·8	16·7

* The definition of the level of living or socio-economic level of a family used for the purposes of this study was adapted from one suggested by Chapin and reads: "the position that a family occupies with reference to the prevailing average standard of material possessions, cultural possessions and participation in the group activities of the community." The scale developed by Miss F. M. Edwards ("A Scale for Rating Socio-Economic Levels in Rural Western Canada", A Dissertation submitted to the Faculty of the Division of the Social Sciences in candidacy for the degree of Master of Arts, Dept. of Sociology, University of Chicago, August 1946, (unpublished)) includes 27 items. These items are graded and scored for possession or non-possession. The levels shown by scores on these items are relative, the highest possible score is 27.

† See footnotes Table 1.

TABLE 5.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF 1942-43 AGE OF OPERATOR FOR THE TWO GROUPS*

Age of Operator	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	1942		Retaken 1947		1943		Retaken 1947		1943		Retaken 1947	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Under 30.....	11	6	7	5	18	8	13	10	12	6	8	6
30-34.....	27	13	24	17	22	10	13	11	21	11	14	10
35-39.....	26	13	10	7	16	7	9	7	26	14	19	14
40-49.....	57	28	45	31	52	24	33	27	52	28	40	29
50-59.....	52	26	39	27	63	29	32	26	48	26	34	24
60 and over.....	27	13	18	13	49	22	23	19	28	15	24	17
Total.....	200	100	143	100	220	100	123	100	187†	100	139†	100

* See footnotes Table 1.

† The age of operator was not given on 15 records in this area in 1943 and 11 in 1947.

TABLE 6.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF 1942-43 PERIOD IN FAMILY HISTORY FOR THE TWO GROUPS*

Period in Family History	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	1942		Retaken 1947		1943		Retaken 1947		1943		Retaken 1947	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No children.....	15	8	9	6	20	9	12	10	13	6	10	7
Pre-school.....	31	16	27	19	39	18	25	20	37	18	24	16
Public school.....	55	27	33	23	32	14	22	18	11	5	9	6
High school.....	19	9	17	12	9	4	3	2	3	2	3	2
All adult.....	47	23	31	22	79	36	37	30	45	23	34	23
All age groups.....	33	17	26	18	41	19	24	20	93	46	70	46
Total.....	200	100	143	100	220	100	123	100	202	100	150	100

* See footnotes Table 1.

TABLE 7.—ADEQUACY OF THE GROUP OF FAMILIES REVISITED IN 1947 AS A SAMPLE OF THOSE STUDIED IN 1942-43 MEASURED BY A COMPARISON OF 1942-43 WEIGHTED EDUCATION OF OPERATOR AND WIFE FOR THE TWO GROUPS*

Weighted Education	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	1942		Retaken 1947		1943		Retaken 1947		1943		Retaken 1947	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Grade 0-3.5.....	36	18	23	16	19	9	10	8	13	6	12	8
Grade 3.6-7.5.....	88	44	64	44	94	43	50	40	45	22	35	23
Grade 7.6-8.5.....	41	20	34	24	57	26	32	26	40	20	28	19
Grade 8.6-10.5.....	27	14	17	12	38	17	24	20	67	33	48	32
Grade 10.6-12.5.....	7	4	4	3	10	4	6	5	26	13	19	13
Grade 12.6 and over.....	0	0	0	0	2	1	1	1	5	3	3	2
No Information.....	1	0	1	1	0	0	0	0	6	3	5	3
Total.....	200	100	143	100	220	100	123	100	202	100	150	100

*See footnotes Table 1.

TABLE 8.—ANALYSIS OF RECORDS LOST IN 1947 LEVEL OF LIVING SURVEY

Reasons	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	No.	%	No.	%	No.	%
Sold out, moved out of district or no longer farming*	34	60	59	61	45	87
Unable to interview after repeated calls	7	12	18	19	1	2
Refused†	4	7	10	10	4	8
Not a representative family.....	3	5	3	3	0	0
Not a representative farm.....	3	5	5	5	1	2
Miscellaneous‡.....	6	11	2	2	1	1
Total.....	57	100	97	100	52	100

* Of those who were no longer farming 14 were said to have retired, 4 in each of northern Saskatchewan and west central Alberta and 6 in west central Saskatchewan.

† Of the refusals one housewife in northern Saskatchewan, one in Alberta and two in west central Saskatchewan were non-co-operative.

‡ Miscellaneous included a housewife in west central Alberta who spent over half of the year in Sweden, six housewives in northern Saskatchewan who were ill at the time the call was made and two housewives in west central Saskatchewan who could not speak English and for whom no interpreter was available. The non-representative farms included a co-op farmer, one farmer with a very large acreage, a fur farmer, one at which the wife was the operator and hired all her help, and one where the son took over operations during the survey year.

APPENDIX II

METHODS OF ANALYSIS RE HOME PRODUCTION

A. Method of Calculating Value of Home-Produced Goods

1. VEGETABLES:

(a) *Potatoes*—1946 Gross Farm Values of Field-Crop Production in Canada by Provinces, (average farm price) Quarterly Bulletin of Agricultural Statistics, Vol. 39, No. 4 (October—December, 1946) pp. 185.

The statistics for period corresponding most closely to the survey period (in this case while 5 months of 1947 were used, there were no statistics available so prices were assumed to be the same in these months as same period in 1946, so 1946 yearly average figures were used).

(b) *Other Vegetables*—Estimates of farm prices based on the farm sale value at wholesale levels were obtained from co-operators and retail stores that purchased local garden produce. Prices from Edmonton garden produce reports available periodically in the "Market Examiner" were listed. Prices from these three sources were averaged. (With such a small number of estimates available due to the fact that they were not collected throughout the whole survey period, these averages were weighted toward the mode of the estimates and the market quotations rather than using the straight mean, which average is so affected by estimates at either extreme of the price range).

(c) Results—

carrots.....	2	beans.....	10
beets.....	2	cabbage.....	2.5
parsnips.....	5	lettuce.....	10
turnips.....	2	cucumbers.....	8
onions.....	5	(gerkins.....	15
radishes.....	10	(dills.....	5
potatoes.....	2	celery.....	9
tomatoes-green.....	9	cauliflower.....	15
tomatoes-ripe.....	20	spinach.....	10
peas.....	10	swiss chard.....	10
corn.....	4	asparagus.....	20
		squash.....	5

2. MILK:

1946 average price (subsidies included) at the farm for butterfat = 0.457 per lb. (Annual Report of the Dairy Commissioner for the Province of Alberta, 1946).

1 cwt. milk = 38.8 qts.

(a) *Cream*—1 qt. cream = 2.5 lb (test 35 per cent, considered average test by B. J. McBain, Supervisor, Alberta Dairy Cost Studies).

$$\begin{aligned} 1 \text{ qt. cream} &= 2.5 \times 35\% = .875 \text{ lb. of bf.} \\ &= .875 \times .457 = 40 \text{ cents qt.} \end{aligned}$$

(b) *Whole Milk*—1 qt. whole milk = 2.57 lb. (test 3.6% control test in all city creameries).

$$\begin{aligned} “ & “ “ = 2.57 \times 0.36 = .09 \text{ lb. bf.} \end{aligned}$$

$$\begin{aligned} “ & “ “ = .09 \times .457 = 4 \text{ cents qt. bf.} \end{aligned}$$

$$\begin{aligned} “ & “ “ = +1 \text{ cent qt. for skim-milk} = 5 \text{ cents qt.} \end{aligned}$$

(c) *Skim Milk*—30 cents cwt. based on feed equivalents = 1 cent per qt. (Estimate of B. J. McBain, Supervisor, Alberta Dairy Cost Studies).

A more accurate estimate of cream and milk prices might be obtained by securing "average cream test" and "average price paid per lb. butterfat", figures from all creameries and dairies in the survey area rather than relying on provincial averages and an estimated average cream test. (Such figures from a Lacombe creamery give average cream test as 33.3 per cent and average price per lb. bf. = 48.27 cents).

3. CHEESE:

Prices of Factory Dairy Products in Canada by Provinces, 1946 (Cheddar cheese based on prices f.o.b. factory), Quarterly Bulletin of Agricultural Statistics, Vol. 40, No. 1 (January—March, 1947) pp. 76.

Results—Saskatchewan—24 cents per lb.

Alberta—22.5 cents per lb.

4. COTTAGE CHEESE:

Woodland Dairy is only dairy in Edmonton that handles cottage cheese—their wholesale prices are:

12 oz. pkg. = 18 cents per lb.

7 lb. box = 12 cents per lb.

20 lb. box = 11 cents per lb.

The underlined price was used.

5. BUTTER:

Average prices for dairy butter for actual survey year—June 1, 1946—May 31, 1947, Monthly Dairy Review of Canada.

Results—39 cents per lb.

6. LARD:

Lard was assumed to be included in the carcass weight of hogs.

7. HONEY:

Values of Honey and Beeswax by Provinces 1946, Quarterly Bulletin of Agricultural Statistics, Vol. 40, No. 1 (January—March, 1947), pp. 93.

Results—Saskatchewan—18 cents per lb.

Alberta —16 cents per lb.

8. EGGS:

Average 1946 Values of Eggs Used on Farm for Consumption, Quarterly Bulletin of Agricultural Statistics, Vol. 40, No. 1 (January—March, 1947), pp. 81.

Results—Alberta —28 cents per doz.

Saskatchewan—26 cents per doz.

9. MEAT:

Yearly weighted average prices per cwt. of total sales in stockyards at markets in the survey areas were used. Annual Market Review, 1946 (as no weighted figures were available for 1947, the 1946 figures were used, the bulk of the slaughterings having taken place during fall months). Cattle and calf average values for the different stockyards were weighted by slaughterings for same market (pp. 14) and by weight per head (cattle: calves—5:1¹), to arrive at a weighted value per cwt. Adjust this value to dressed weight (56 per cent).

¹ Estimate of W. D. Gainer, formerly Agricultural Economist, Economics Division, Dominion Department of Agriculture.

Ex.—At Calgary: Cattle—164,324, Calves—16,560

Weighting by numbers, cattle to calves = 9.92:1

Weighting by lb. per head, “ “ “ = 5.00:1 (approximately)

Total weighting, cattle to calves = 49.60:1 or 50:1

Average price per cwt. for cattle = \$10.25 $50 \times \$10.25 = \512.50

Average price per cwt. for calves = \$10.80 $1 \times \$10.80 = \10.80

Total..... 51 $\$523.30$

$\$523.30/51 = \10.26 per cwt.

Average weighted price for cattle and calves at Calgary for 1946 therefore is \$10.26 per cwt.

Hog prices, were quoted as dressed weight. It was felt that the proportion of lambs to sheep consumed on farms would not compare with the proportion of each sold off the farm and it was therefore deemed that a value weighted by stockyard slaughterings would give too heavy a weighting to lambs and thus make the price too high. Therefore, separate lamb and sheep prices were calculated. When it was not stated whether meat came from lamb or sheep and it was not possible to deduce such from the weights of the animals (lambs up to 90 lb. average 73 lb., sheep average 123 lb.)—sheep price was used. These prices were adjusted to dressed weights (46 per cent). All dressing percentages were obtained from "Conversion Factors, Weights, and Measures of Agricultural Commodities and Their Products", Economics Division, Department of Agriculture (November 5, 1943), pp. 3. The hog premiums were allowed for by increasing hog price 50 cents per cwt. dressed. (i.e. a little under the B₁ premium).

Results— ^a	Prince Albert	Saskatoon	Edmonton
Beef.....	17.0	18.0	17.0
Pork.....	18.0	18.0	18.0
Sheep.....	10.0	12.0	11.0
Lamb.....	24.0	26.0	24.0
^b Venison.....	15.0	15.0	15.0

10. POULTRY:

The average monthly prices to producers for B grade poultry for the exact survey year were used. Statistics obtained from H.P. Brownlee of the Statistics Branch, Alberta Department of Trade and Industries.

Results—

Hens and chickens.....	22.0 cents per lb. (dressed weight)
Turkeys.....	33.8 cents per lb. (dressed weight)
Geese.....	21.6 cents per lb. (dressed weight)
Ducks.....	23.6 cents per lb. (dressed weight)

Average weights to be used for poultry if weight not given. Average weights as obtained from poultry departments of Edmonton packing plants:

	Dressed Weights			
	Chickens	Turkeys	Ducks	Geese
Edmonton Producers' Association.....	4	12-14	6-7	10-12
Burns.....	4½	12-14	5¼	12
Smith Hatcheries.....	4.2	—	—	—
Canada Packers.....	4	15	4½	11
Average weights.....	4	13	5	11

^aCents per lb. dressed weight.

^bLocker plant estimate.

^c Actual weights of all birds bought in August and November: (400 birds each month) August = 4.04 lb.; November = 4.3 lb.

^d Trend in turkeys larger, hatcheries selling new broad-breasted birds.

To convert chickens to dressed weight, multiply weight by 0.88; drawn weight by 1.323. To convert dressed weight to live weight, multiply by 1.136.

11. FISH:

Average price round to producer June 1946—June 1947; statistics obtained from Department of Fisheries, Province of Alberta. Price = 12.5 cents per lb.

12. CEREAL:

Cereal from own wheat is 2 cents per lb.; Quarterly Bulletin of Agricultural Statistics. (Assume own grinders).

13. SOAP:

Estimate of Farmer's Co-operative in Red Deer that purchased home-produced soap: 8 cents per bar (or pound).

14. FUEL:

Average price obtained for poplar delivered by farmers at 6 collieries in Edmonton was \$6.00 per cord. This was adjusted to co-operators' estimates.

Result—

\$5.00 per cord
\$3.00 per load¹

B. Summary of 1947 Prices Used for Home-Produced Goods²

<i>Root Vegetables 2½c—wt. 50 lb.³</i>		<i>Milk</i>	5 cents per qt.
carrots.....	2 cents per lb.	<i>Cream</i>	40 cents per qt.
beets.....	2 " "	<i>Butter</i>	39 cents per lb.
parsnips.....	5 " "	<i>Lard</i>	included with pork wt.
turnips.....	2 " "		
onions.....	5 " "		
radishes.....	10 " "		
<i>Potatoes</i>	2 cents per lb.		
<i>Tomatoes</i>			
green.....	9 cents per lb.	<i>Eggs</i> (cents per doz.)	26
ripe.....	20 cents per lb.	<i>Honey</i> (cents per lb.)	18
<i>Other Vegetables 7c—wt. 32 lb.²</i>		<i>Cheddar Cheese</i> (cents per lb.)....	24
peas (green).....	10 cents per lb.	<i>Meat</i> (cents per lb.)	24
corn.....	4 " "	lamb.....	26
	35 " doz.	beef.....	24
beans.....	10 " lb.	pork.....	18
cabbage.....	2½ " "	venison.....	15
lettuce.....	10 " "		15
cucumbers.....	8 " "	<i>Poultry</i>	
{gerkins.....	15 " "	geese.....	21.6 cents per lb.
{dills.....	5 " "	ducks.....	23.6 " "
celery.....	9 " "	chickens and hens.....	22.0 " "
cauliflower.....	15 " "	turkeys.....	33.8 " "
spinach.....	10 " "		
swiss chard.....	10 " "	<i>Fuel</i>	
asparagus.....	18 " "	wood.....	\$5.00 per cord
squash.....	5 " "		\$3.00 per load
		<i>Soap</i>	8 cents per lb.

¹ Estimate of S. Mysak, Agricultural Economist, Economics Division, Dominion Department of Agriculture. (If possible all loads should be described in terms of length x width x height to enable transfer to cords).

² Valued at farm sale prices at wholesale levels.

³ This price and weight is used when a vegetable is not specifically mentioned, but listed only under the general heading of "root" or "other" vegetables. Otherwise a specific price and the weight as it appears in conversion tables are used.

C. Conversion Weights Used for Home-produced Foods

<i>Item</i>		<i>Conversion Weights</i>	<i>References</i>
I. Potatoes.....	1 bu.	— 60 lb.....	3, 5
II. Root vegetables.....	1 bu.	— 50 lb.....	average of carrots, beets, parsnips,
Carrots.....	1 qt. canned	— 2.75 lb. A.P.....	turnips and onions.
Beets.....	1 bu.	— 50 lb.....	3, 5
Parsnips.....	1 qt. canned	— 2.75 lb. A.P.....	6.
Turnips.....	1 bu.	— 50 lb.....	3, 5.
Onions.....	1 bu.	— 50 lb.....	3, 5.
Radishes.....	1 buch.	— 0.33 lb.....	1.
III. Tomatoes.....	1 bu.	— 60 lb.....	3, 5.
	1 qt. canned	— 2.75 lb. A.P.....	6.
NOTE: When type of tomato was not specified it was grouped with "tomatoes". Green tomatoes were grouped with pickles.			
IV. Other vegetables.....	1 bu.	— 30 lb.....	average of peas, beans, corn, cabbage, lettuce, cucumbers, cauliflower and spinach.
	1 qt. canned	— 2.91 lb. A.P.....	average of peas, beans, lima and snap, cabbage, cauliflower, corn, okra, pumpkin, spinach and squash.
Asparagus.....	1 qt. canned	— 4 lb. A.P.....	6.
Beans, lima in pod.....	1 qt. canned	— 4.5 lb. A.P.....	6.
Beans, snap.....	1 bu.	— 32 lb.....	3, 5.
Cabbage or sauerkraut.....	1 bu.	— 1.75 lb. A.P.....	6.
	1 qt. canned	— 35 lb.....	3, 5.
Cauliflower.....	1 bu.	— 2.5 lb. A.P.....	9.
Corn, in husks.....	1 bu.	— 27 lb.....	3, 5.
	1 qt. canned	— 1.75 lb. A.P.....	9.
	1 bu.	— 35 lb.....	3, 5.
	1 ear	— 0.7 lb.....	1.
	1 qt. canned	— 11 ears or 4.1 lb.....	
		A.P.....	6.
Okra.....	1 qt. canned	— 1.5 lb. A.P.....	6.
Peas, green in pod.....	1 bu.	— 30 lb.....	3, 5.
	1 qt. canned	— 4.25 lb.....	6, 9, 7.
Pumpkin.....	1 qt. canned	— 3 lb. A.P.....	6.
Spinach.....	1 qt. canned	— 2.5 lb. A.P.....	6.
Squash, summer.....	1 qt. canned	— 2.25 lb. A.P.....	6.
V. Jams, jellies and pickles.....	1 qt. canned	— 2 lb.....	
VI. Fruits.....	No. of lb. fresh per qt. canned.....	6, 8.	
Apples.....		2.7	
Apricots.....		1.8	
Berries, incl. currants.....		1.25	
Crabapples.....		1.6	
Cherries.....		1.4	
Rhubarb.....		1.7	
Peaches.....		2.25	
Pears.....		2.25	
Plums.....		2.25	
Strawberries and raspberries.....	Price per quart A.P. 50 cents was used, so no conversion was used for fresh quart. Preserved: 1 qt. = 1.25 lb. = 44 cents.		
VII. Meat, fish and poultry.....	live to dressed wts.....	3	

REFERENCES

1. Conversion Table of Common Retail and Household Units of Food into Pounds, U.S.D.A., B.H.N.H.E., FE No. 463.
2. Table of Food Values Recommended for Use in Canada, Nutrition Division, Department of National Health and Welfare, 1946.
3. Conversion Factors, Weights, and Measures of Agricultural Commodities and Their Products. Economics Division, Department of Agriculture, November 5, 1943.
4. Table of Weights and Measures, Consumer Branch, Department of Agriculture, (mimeographed) November 17, 1943.
5. Quarterly Bulletin of Agricultural Statistics, Vol. 39:3 (July—September 1946), pp. 144-45.
6. Home Canning of Fruits and Vegetables, U.S.D.A., AIS-64, pp. 5 and 19 (July 1947).
7. Wartime Canning of Fruits and Vegetables, AWI-41, U.S.D.A., B.H.N.H.E. (June 1943).
8. Wartime Home Canning of Fruits and Vegetables, Consumer Branch, Dominion Department of Agriculture.
9. Home Service Department, Edmonton Gas Company.

D. Adjusted Valuation for Houses 1947

In enumeration, 1947 values put on houses averaged over 80 per cent higher than values in enumeration of 1942 in northern Saskatchewan survey and over 50 per cent higher in west central Saskatchewan. In west central Alberta values put on houses in 1947 survey averaged only 1 per cent higher than those given houses in the 1943 survey.

Values of houses are used to establish rental costs. Fifteen per cent was used in 1942-43 level of living studies and it is proposed to use the same for 1947 study. Eighty per cent plus increase in value of houses in northern Saskatchewan and virtually none in west central Alberta would mean increasing rental costs 80 per cent plus in the former area and practically none in the latter. It does not seem reasonable that rents should be advanced to such an amount in one area and not in the other. It has been decided that where structural improvements have been made to a house in the years between two surveys, valuation given in 1947 enumeration should be accepted; where no structural improvements have been made, then the 1942-43 valuation should be used, except where the valuation of 1947 is less than that of 1942-43, in which case the 1947 figure is to be used—minimum not less than \$100.

APPENDIX III

SUPPLEMENTARY TABLES ON FARM FAMILY LIVING EXPENDITURE

A. Total Living Expenditures

TABLE 1.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER FAMILY IN NORTHERN SASKATCHEWAN IN 1942 AND 1947

	1942	1947	Increase
	\$	\$	%
Cash living expenses.....	517	961	86
Non-cash living expenses.....	376	635	69
Total living expenses.....	893	1,596	79

TABLE 2.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER FAMILY IN WEST CENTRAL SASKATCHEWAN IN 1943 AND 1947

	1943	1947	Increase
	\$	\$	%
Cash living expenses.....	912	1,303	43
Non-cash living expenses.....	488	584	20
Total living expenses.....	1,400	1,887	35

TABLE 3.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER FAMILY IN WEST CENTRAL ALBERTA IN 1943 AND 1947

	1943	1947	Increase
	\$	\$	%
Cash living expenses.....	1,031	1,440	41
Non-cash living expenses.....	616	680	10
Total living expenses.....	1,647	2,120	29

TABLE 4.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER CONSUMPTION UNIT* IN NORTHERN SASKATCHEWAN IN 1942 AND 1947

	1942	1947	Increase
	\$	\$	%
Cash living expenses.....	133	258	93
Non-cash living expenses.....	97	170	75
Total living expenses.....	230	428	85

* There were 3.87 consumption units per family in northern Saskatchewan in 1942 and 3.73 consumption units per family in 1947.

TABLE 5.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER CONSUMPTION UNIT* IN WEST CENTRAL SASKATCHEWAN IN 1943 AND 1947

	1943	1947	Increase
	\$	\$	%
Cash living expenses.....	249	341	38
Non-cash living expenses.....	133	153	15
Total living expenses.....	382	494	29

* There were 3.67 consumption units per family in west central Saskatchewan in 1943 and 3.82 consumption units per family in 1947.

TABLE 6.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER CONSUMPTION UNIT* IN WEST CENTRAL ALBERTA IN 1943 AND 1947

	1943	1947	Increase
	\$	\$	%
Cash living expenses.....	295	406	38
Non-cash living expenses.....	177	191	8
Total living expenses.....	472	597	26

* There were 3.49 consumption units per family in west central Alberta in 1943 and 3.55 consumption units per family in 1947.

TABLE 7.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER PERSON IN FAMILY* IN NORTHERN SASKATCHEWAN IN 1942 AND 1947

	1942	1947	Increase
	\$	\$	%
Cash living expenses.....	108	211	95
Non-cash living expenses.....	78	140	79
Total living expenses.....	186	351	89

* There were 4.8 persons per family in northern Saskatchewan in 1942 and 4.55 persons per family in 1947.

TABLE 8.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER PERSON IN FAMILY* IN WEST CENTRAL SASKATCHEWAN IN 1943 AND 1947

	1943	1947	Increase
	\$	\$	%
Cash living expenses.....	203	277	36
Non-cash living expenses.....	108	124	15
Total living expenses.....	311	401	29

* There were 4.5 persons per family in west central Saskatchewan in 1943 and 4.7 persons per family in 1947.

TABLE 9.—AVERAGE CASH, NON-CASH AND TOTAL LIVING EXPENSES PER PERSON IN FAMILY^a IN WEST CENTRAL ALBERTA IN 1943 AND 1947

	1943	1947	Increase
	\$	\$	%
Cash living expenses.....	245	335	36
Non-cash living expenses.....	147	158	7
Total living expenses.....	392	493	26

^a There were 4.2 persons per family in west central Alberta in 1943 and 4.3 persons per family in 1947.

B. Cash Living Expenditure

TABLE 10.—THE DOLLAR ALLOCATION OF THE 1942-43 AND 1947 FAMILY LIVING EXPENDITURE AMONG VARIOUS CONSUMPTION CATEGORIES, CLASSIFIED BY AREA

Item	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	1942	1947	1943	1947	1943	1947
	\$	\$	\$	\$	\$	\$
Home-produced Food.....	277	462	317	367	307	365
Cash food.....	211	278	344	338	364	381
Total food.....	488	740	661	705	671	746
Rent (non-cash).....	74	101	164	186	275	275
Non-cash operational.....	25	72	7	31	34	40
Cash operational.....	57	155	165	310	181	307
Life Insurance.....	4	10	18	27	33	48
Special savings.....	*	2	*	14	*	12
Personal.....	36	78	52	66	68	74
Health.....	44	90	77	104	84	112
Education and recreation.....	48	142	77	219	101	265
Clothing.....	117	206	179	225	200	241
Total cash living.....	517	961	912	1,303	1,031	1,440
Total living.....	893	1,596	1,400	1,887	1,647	2,120

* Information not obtained in 1942-43.

TABLE 11.—THE PERCENTAGE ALLOCATION OF THE 1942-43 AND 1947 FAMILY LIVING EXPENDITURE AMONG VARIOUS CONSUMPTION CATEGORIES, CLASSIFIED BY AREA

Item	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	1942	1947	1943	1947	1943	1947
	%	%	%	%	%	%
Home-produced food.....	31.0	29.0	23.0	19.5	19.0	17.2
Cash food.....	23.7	17.4	25.0	17.9	22.0	18.0
Total food.....	54.7	46.4	48.0	37.4	41.0	35.2
Rent (non-cash).....	8.3	6.3	12.0	9.8	17.0	12.9
Non-cash operational.....	2.8	4.5	.3	1.7	2.0	1.9
Cash operational.....	6.4	9.7	11.7	16.4	11.0	14.5
Life insurance.....	.4	.6	1.0	1.4	2.0	2.3
Special savings.....	*	.1	*	.8	*	.6
Personal.....	4.0	4.9	4.0	3.5	4.0	3.5
Health.....	5.0	5.7	5.0	5.5	5.0	5.3
Education and recreation.....	5.4	8.9	5.0	11.6	6.0	12.5
Clothing.....	13.0	12.9	13.0	11.9	12.0	11.3
Total cash living.....	57.9	60.2	64.7	69.0	62.0	68.0
Total living.....	100.0	100.0	100.0	100.0	100.0	100.0

* Information not obtained in 1942-43.

TABLE 12.—CASH LIVING EXPENSES PER FAMILY, PER PERSON IN FAMILY AND PER CONSUMPTION UNIT IN NORTHERN SASKATCHEWAN IN 1942 AND 1947

Item	1942			1947		
	Per Family	Per Person in Family	Per Consumption Unit	Per Family	Per Person in Family	Per Consumption Unit
	\$	\$	\$	\$	\$	\$
Food.....	211	44	55	278	61	74
Clothing.....	117	24	30	206	45	55
Medical.....	44	9	11	90	20	24
Operational.....	57	12	15	155	34	42
Education and recreation.....	48	10	12	142	31	38
Personal.....	36	8	9	78	17	21
Life insurance.....	4	1	1	10	2	3
Special savings.....	*	*	*	2	1	1
Total.....	517	108	133	961	211	258

* Information not obtained in 1942.

TABLE 13.—CASH LIVING EXPENSES PER FAMILY, PER PERSON IN FAMILY AND PER CONSUMPTION UNIT IN WEST CENTRAL SASKATCHEWAN IN 1943 AND 1947

Item	1943			1947		
	Per Family	Per Person in Family	Per Consumption Unit	Per Family	Per Person in Family	Per Consumption Unit
	\$	\$	\$	\$	\$	\$
Food.....	344	76	94	338	72	89
Clothing.....	179	40	49	225	48	59
Medical.....	77	17	21	104	22	27
Operational.....	165	37	45	310	66	81
Education and recreation.....	77	17	21	219	46	57
Personal.....	52	12	14	66	14	17
Life insurance.....	18	4	5	27	6	7
Special savings.....	*	*	*	14	3	4
Total.....	912	203	249	1,303	277	341

* Information not obtained in 1943.

TABLE 14.—CASH LIVING EXPENSES PER FAMILY, PER PERSON IN FAMILY AND PER CONSUMPTION UNIT IN WEST CENTRAL ALBERTA IN 1943 AND 1947

Item	1943			1947		
	Per Family	Per Person in Family	Per Consumption Unit	Per Family	Per Person in Family	Per Consumption Unit
	\$	\$	\$	\$	\$	\$
Food.....	364	87	104	381	89	107
Clothing.....	200	47	57	241	56	68
Medical.....	84	20	24	112	26	32
Operational.....	181	43	52	307	71	87
Education and recreation.....	101	24	29	265	61	75
Personal.....	68	16	20	74	17	21
Life insurance.....	33	8	9	48	11	13
Special savings.....	*	*	*	12	3	3
Total.....	1,031	245	295	1,440	334	406

* Information not obtained in 1943.

TABLE 15.—AMOUNT AND PERCENTAGE INCREASE IN CASH LIVING EXPENDITURE
PER FAMILY, PER PERSON IN FAMILY AND PER CONSUMPTION UNIT
IN NORTHERN SASKATCHEWAN IN 1942 AND 1947

Item	Per Family		Per Person in Family		Per Consumption Unit	
	Amt.	%	Amt.	%	Amt.	%
Food.....	67	32	17	39	19	35
Clothing.....	89	76	21	88	25	83
Medical.....	46	104	11	122	13	118
Operational.....	98	172	22	183	27	180
Education and recreation.....	94	196	21	210	26	217
Personal.....	42	117	9	112	12	133
Life insurance.....	6	150	1	200	2	200

TABLE 16.—AMOUNT AND PERCENTAGE INCREASE IN CASH LIVING EXPENDITURE
PER FAMILY, PER PERSON IN FAMILY AND PER CONSUMPTION UNIT
IN WEST CENTRAL SASKATCHEWAN IN 1943 AND 1947

Item	Per Family		Per Person in Family		Per Consumption Unit	
	Amt.	%	Amt.	%	Amt.	%
Food.....	- 6	- 2	- 4	- 5	- 5	- 5
Clothing.....	46	26	8	20	10	20
Medical.....	27	35	5	29	6	29
Operational.....	145	88	29	78	36	80
Education and recreation.....	142	184	29	171	36	171
Personal.....	14	27	2	17	3	21
Life insurance.....	9	50	2	50	2	40

TABLE 17.—AMOUNT AND PERCENTAGE INCREASE IN CASH LIVING EXPENDITURE
PER FAMILY, PER PERSON IN FAMILY AND PER CONSUMPTION UNIT
IN WEST CENTRAL ALBERTA IN 1943 AND 1947

Item	Per Family		Per Person in Family		Per Consumption Unit	
	Amt.	%	Amt.	%	Amt.	%
Food.....	17	5	4	2	3	3
Clothing.....	41	20	9	19	11	19
Medical.....	28	33	6	30	8	33
Operational.....	126	70	28	65	35	67
Education and recreation.....	164	162	37	154	46	159
Personal.....	6	9	1	6	1	5
Life insurance.....	15	45	3	38	4	44

C. Food Expenditure

TABLE 18.—AVERAGE VALUE OF HOME-PRODUCED FOOD, CASH FOOD EXPENDITURE
AND TOTAL FOOD COST PER FAMILY AND PER ADULT YEAR^a
IN NORTHERN SASKATCHEWAN IN 1942 AND 1947

	Expenditure Per Family		Expenditure Per Adult Year	
	1942	1947	1942	1947
	\$	\$	\$	\$
Value of home-produced food.....	277	462	68	118
Cash food expenditure.....	211	278	52	71
Total food cost.....	488	740	120	189

TABLE 19.—AVERAGE VALUE OF HOME-PRODUCED FOOD, CASH FOOD EXPENDITURE AND TOTAL FOOD COST PER FAMILY AND PER ADULT YEAR^a
IN WEST CENTRAL SASKATCHEWAN IN 1943 AND 1947

	Expenditure Per Family		Expenditure Per Adult Year	
	1943	1947	1943	1947
	\$	\$	\$	\$
Value of home-produced food.....	317	367	79	91
Cash food expenditure.....	344	338	85	84
Total food cost.....	661	705	164	175

TABLE 20.—AVERAGE VALUE OF HOME-PRODUCED FOOD, CASH FOOD EXPENDITURE AND TOTAL FOOD COST PER FAMILY AND PER ADULT YEAR^a
IN WEST CENTRAL ALBERTA IN 1943 AND 1947

	Expenditure Per Family		Expenditure Per Adult Year	
	1943	1947	1943	1947
	\$	\$	\$	\$
Value of home-produced food.....	307	365	80	96
Cash food expenditure.....	364	381	95	100
Total food cost.....	671	746	175	196

^a One adult month is the equivalent of one person over 14 years of age in the home one month; children 14 years of age or under equal one-half an adult unit. One adult year equals 12 adult months.

TABLE 21.—ALLOCATION OF 1947 FOOD EXPENSE IN NORTHERN SASKATCHEWAN

Item	Value of Home-Produced Food		Cash Food Expenditure		Total Food Cost	
	\$	%	\$	%	\$	%
Meat, fish and poultry.....	113	25	25	9	138	19
Eggs.....	59	13	2	1	61	8
Milk, cream and cheese.....	140	30	11	4	151	20
Tomatoes and citrus fruit.....	6	1	32	12	38	6
Other fruit.....	20	4	44	16	64	9
Vegetables.....	59	13	17	6	76	10
Cereals, bread and flour.....			48	18	48	7
Honey.....	3	1	4	2	7	1
Butter and other fats.....	*62	13	15	5	77	10
Miscellaneous.....			75	27	75	10
Total.....	462	100	†278	100	†740	100

* Butter is the only item included here. The value of home-rendered lard is included in the value of the whole animal under meat.

† There was not a breakdown of purchased food on one record so the totals for "cash food expenditure" and "total food cost" include \$600 more than the sub-totals for the food groups.

TABLE 22.—ALLOCATION OF 1947 FOOD EXPENSE IN WEST CENTRAL SASKATCHEWAN

Item	Value of Home-Produced Food		Cash Food Expenditure		Total Food Cost	
	\$	%	\$	%	\$	%
Meat, fish and poultry.....	109	30	39	12	148	21
Eggs.....	60	16	3	1	63	9
Milk, cream and cheese.....	97	26	14	4	111	16
Tomatoes and citrus fruit.....	13	4	34	10	47	7
Other fruit.....	15	4	48	14	63	9
Vegetables.....	43	12	26	8	69	10
Cereals, bread and flour.....			58	18	58	8
Honey.....	1	0	3	1	4	1
Butter and other fats.....	*29	8	33	10	62	9
Miscellaneous.....			73	22	73	10
Total.....	367	100	†338	100	†705	100

* Butter is the only item included here. The value of home-rendered lard is included in the value of the whole animal under meat.

† There was not a breakdown of purchased foods given in 2 records so the totals for "cash food expenditure" and "total food cost" include \$750 more than the sub-totals for food groups.

TABLE 23.—ALLOCATION OF 1947 FOOD EXPENSE IN WEST CENTRAL ALBERTA

Item	Value of Home-Produced Food		Cash Food Expenditure		Total Food Cost	
	\$	%	\$	%	\$	%
Meat, fish and poultry.....	81	22	86	23	167	23
Eggs.....	56	15	5	1	61	8
Milk, cream and cheese.....	127	35	9	2	136	18
Tomatoes and citrus fruit.....	4	1	43	11	47	6
Other fruit.....	15	4	54	14	69	9
Vegetables.....	54	15	29	8	83	11
Cereals, bread and flour.....			56	15	56	8
Honey.....	5	2	4	1	9	1
Butter and other fats.....	*23	6	35	9	58	8
Miscellaneous.....			60	16	60	8
Total.....	365	100	381	100	746	100

* Butter is the only item included here. The value of home-rendered lard is included in the value of the whole animal under meat.

D. Operational Expense

TABLE 24.—ALLOCATION OF 1947 OPERATIONAL EXPENSE PER FAMILY IN NORTHERN SASKATCHEWAN

Item	Amount	Percentage	
		\$	%
Rent (cash and non-cash).....	103		31
Fuel (cash and non-cash).....	74		23
Automobile.....	49		15
Light.....	13		4
Domestic service.....	8		3
Telephone.....	1		0
Other cash operational.....	80		24
Total.....	328		100

TABLE 25.—ALLOCATION OF 1947 OPERATIONAL EXPENSE PER FAMILY IN
WEST CENTRAL SASKATCHEWAN

Item	Amount	Percentage
	\$	%
Rent (cash and non-cash).....	189	36
Fuel (cash and non-cash).....	95	18
Automobile.....	91	17
Domestic service.....	28	5
Light.....	16	3
Telephone.....	7	2
Other cash operational.....	101	19
Total.....	527	100

TABLE 26.—ALLOCATION OF 1947 OPERATIONAL EXPENSE PER FAMILY IN
WEST CENTRAL ALBERTA

Item	Amount	Percentage
	\$	%
Rent (cash and non-cash).....	275	44
Automobile.....	104	17
Fuel (cash and non-cash).....	101	16
Light.....	16	3
Telephone.....	7	1
Domestic service.....	5	1
Other cash operational.....	114	18
Total.....	622	100

E.—Health ExpenseTABLE 27.—ALLOCATION OF HEALTH EXPENDITURE PER FAMILY FOR
134 FAMILIES GIVING A DETAILED REPORT* IN
NORTHERN SASKATCHEWAN

Item	Amount	Percentage
	\$	%
Medicine and drugs.....	11	15
Doctor.....	12	16
Dentist.....	7	10
Nurse and hospitalization.....	32	44
Other.....	11	15
Total.....	73	100

* The average health expenditure for all families was \$90.

TABLE 28.—ALLOCATION OF 1947 HEALTH EXPENDITURE PER FAMILY FOR
116 FAMILIES GIVING A DETAILED REPORT* IN
WEST CENTRAL SASKATCHEWAN

Item	Amount	Percentage
	\$	%
Medicine and drugs.....	17	17
Doctor.....	21	21
Dentist.....	10	10
Nurse and hospitalization.....	40	40
Other.....	12	12
Total.....	100	100

* The average health expenditure for all families was \$104.

TABLE 29.—ALLOCATION OF 1947 HEALTH EXPENDITURE PER FAMILY FOR
145 FAMILIES GIVING A DETAILED REPORT^a IN
WEST CENTRAL ALBERTA

Item	Amount	Percentage
	\$	%
Medicine and drugs.....	16	15
Doctor.....	37	34
Dentist.....	14	13
Nurse and hospitalization.....	30	28
Other.....	11	10
Total.....	108	100

^a The average health expenditure for all families was \$112.

F.—Education and Recreation Expense

TABLE 30.—ALLOCATION OF 1947 EXPENDITURE FOR EDUCATION AND
RECREATION PER FAMILY IN NORTHERN SASKATCHEWAN

Item	Amount	Percentage
	\$	%
Church, charity and gifts.....	41	29
Social activities and associations.....	36	25
Education.....	34	24
Vacations.....	25	18
Magazines, papers and books.....	6	4
Total.....	142	100

TABLE 31.—ALLOCATION OF 1947 EXPENDITURE FOR EDUCATION AND
RECREATION PER FAMILY IN WEST CENTRAL SASKATCHEWAN

Item	Amount	Percentage
	\$	%
Church, charity and gifts.....	94	43
Education.....	48	22
Vacations.....	41	19
Social activities and associations.....	28	13
Magazines, papers and books.....	7	3
Total.....	219	100

^a The total on which this average is based is \$200 more than the sum of the sub-totals because of a miscellaneous item of \$200.

TABLE 32.—ALLOCATION OF 1947 EXPENDITURE FOR EDUCATION AND
RECREATION PER FAMILY IN WEST CENTRAL ALBERTA

Item	Amount	Percentage
	\$	%
Church, charity and gifts.....	108	41
Vacations.....	55	21
Education.....	54	20
Social activities and associations.....	36	13
Magazines, papers and books.....	12	5
Total.....	265	100

APPENDIX IV

SUPPLEMENTARY INFORMATION ON THE FARM HOME

TABLE 1.—CHANGES IN HOUSE STRUCTURE AND EXTERIOR FINISH IN NORTHERN SASKATCHEWAN FARM HOMES FROM 1942 TO 1947

Structure and Finish	1942		1947	
	No.	%	No.	%
Brick or stucco.....	4	2	6	4
Painted frame; stained shingle; brick veneer.....	21	11	30	21
Unpainted frame or unstained shingle.....	66	31	43	30
Log (squared, plain or part frame).....	109	56	64	45
Total.....	200	100	143	100

TABLE 2.—CHANGES IN HOUSE STRUCTURE AND EXTERIOR FINISH IN WEST CENTRAL SASKATCHEWAN FARM HOMES FROM 1943 TO 1947

Structure and Finish	1943		1947	
	No.	%	No.	%
Brick or stucco.....	11	5	7	6
Painted frame; stained shingle; brick veneer.....	95	42	58	47
Unpainted frame or unstained shingle.....	113	52	58	47
Log (squared, plain or part frame).....	3	1	0	0
Total.....	222	100	123	100

TABLE 3.—CHANGES IN HOUSE STRUCTURE AND EXTERIOR FINISH IN WEST CENTRAL ALBERTA FARM HOMES FROM 1943 TO 1947

Structure and Finish	1943		1947	
	No.	%	No.	%
Brick or stucco.....	29	14	19	13
Painted frame; stained shingle; brick veneer.....	102	51	86	57
Unpainted frame or unstained shingle.....	67	33	43	29
Log (squared, plain or part frame).....	5	2	2	1
Total.....	203	100	150	100

TABLE 4.—CHANGES IN TYPE AND FINISH OF BASEMENTS IN NORTHERN SASKATCHEWAN FARM HOMES FROM 1942 TO 1947

Type of Basement	1942		1947	
	No.	%	No.	%
Full-improved.....	13	6	16	11
Part-improved.....	20	10	16	11
Full—all dirt.....	43	22	25	18
Part—all dirt.....	122	61	84	59
None.....	2	1	2	1
Total.....	200	100	143	100

TABLE 5.—CHANGES IN TYPE AND FINISH OF BASEMENTS IN WEST CENTRAL SASKATCHEWAN FARM HOMES FROM 1943 TO 1947

Type of Basement	1943		1947	
	No.	%	No.	%
Full-improved.....	67	30	48	39
Part-improved.....	33	15	14	11
Full—all dirt.....	20	9	7	6
Part—all dirt.....	98	44	51	41
None.....	4	2	3	3
Total.....	222	100	123	100

TABLE 6.—CHANGES IN TYPE AND FINISH OF BASEMENTS IN WEST CENTRAL ALBERTA FARM HOMES FROM 1943 TO 1947

Type of Basement	1943		1947	
	No.	%	No.	%
Full-improved.....	71	35	59	39
Part-improved.....	34	18	26	18
Full—all dirt.....	11	5	9	6
Part—all dirt.....	78	36	51	34
None.....	9	6	5	3
Total.....	203	100	150	100

TABLE 7.—INTERIOR FINISH IN NORTHERN SASKATCHEWAN FARM HOMES 1947

Item	1942		1947	
	No.	%	No.	%
Woodwork finished.....	79	40	104	73
Hardwood flooring (part or all).....	2	1	2	1
Softwood flooring.....	98	49	113	79
Part flooring.....	1	1	3	2
Planed board flooring.....	41	20	9	7
Rough lumber flooring.....	58	29	16	11
Storm windows.....	45	22	50	41

TABLE 8.—CHANGES IN INTERIOR FINISH IN WEST CENTRAL SASKATCHEWAN FARM HOMES FROM 1943 TO 1947

Item	1943		1947	
	No.	%	No.	%
Woodwork finished.....	194	87	119	97
Hardwood flooring (part or all).....	33	15	22	18
Softwood flooring.....	164	74	91	74
Part flooring.....	0	0	1	1
Planed board flooring.....	24	11	9	7
Rough lumber flooring.....	1	0	0	0
Storm windows.....	184	83	113	92

TABLE 9.—INTERIOR FINISH IN WEST CENTRAL ALBERTA FARM HOMES, 1947

Item	1947	
	No.	%
Woodwork finished.....	141	94
Hardwood flooring (part or all).....	19	13
Softwood flooring.....	124	83
Part flooring.....	0	0
Planed board flooring.....	7	4
Rough lumber flooring.....	0	0
Storm windows.....	110	73

TABLE 10.—HOUSEHOLD CONVENiences IN URBAN* AND RURAL AREAS OF SASKATCHEWAN

Convenience	City of Saskatoon 1946	123 Farms West Central Saskatchewan	City of Prince Albert 1946	143 Farms Northern Saskatchewan 1947
		1947		%
		%		
Electricity.....	98	16	78	8
Radio.....	92	94	89	96
Central heating.....	82	6	62	28
Running water.....	77	8	56	1
Bathtub or shower.....	73	14	48	4
Telephone.....	64	83	38	5
Auto (passenger).....	27	69	26	42

* Census of the Prairie Provinces 1946, Dominion Bureau of Statistics.

TABLE 11.—HOUSEHOLD CONVENiences IN URBAN* AND RURAL AREAS OF ALBERTA

Convenience	City of Edmonton 1946	150 Farms in West Central Alberta 1947	
		%	%
Electricity.....	97	30	
Radio.....	90	95	
Central heating.....	74	36	
Running water.....	89	18	
Bathtub or shower.....	81	20	
Telephone.....	47	63	
Auto (passenger).....	27	79	

* Census of the Prairie Provinces, 1946, Dominion Bureau of Statistics.

TABLE 12.—PERCENTAGE OF HOMES IN NORTHERN SASKATCHEWAN POSSESSING CONVENIENCES IN 1942 AND 1947

Item	1942	1947
	%	%
Radio.....	80	96
Sewing machine.....	82	86
Lighting (mantle lamps or better).....	43	70
Chesterfield.....	45	51
Pumping system (hand or better).....	25	50
Automobile.....	36	42
Power washer.....	14	20
Kitchen sink.....	13	19
Bathroom.....	3	8
Electricity.....	1	8
Central heating.....	2	6
Telephone.....	4	5
Power pumping system.....	2	3
Running water.....	3	1
Cold storage locker.....	*1	*1

* Cold storage lockers were relatively new in 1942 and few plants were open to the public.

TABLE 13.—PERCENTAGE OF HOMES IN WEST CENTRAL SASKATCHEWAN POSSESSING CONVENIENCES IN 1943 AND 1947

Item	1943	1947
	%	%
Sewing machine.....	92	96
Radio.....	87	94
Pumping system (hand or better).....	83	90
Telephone.....	71	83
Chesterfield.....	54	70
Automobile.....	63	69
Lighting (mantle or better).....	59	67
Power washer.....	51	62
Kitchen sink.....	38	45
Power pumping system.....	25	32
Central heating.....	26	28
Cold storage locker.....	*3	*24
Bathroom.....	12	18
Electricity.....	8	16
Running water.....	4	8

* Cold storage lockers were relatively new in 1943 and few plants were open to the public.

TABLE 14.—PERCENTAGE OF HOMES IN WEST CENTRAL ALBERTA POSSESSING CONVENIENCES IN 1943 AND 1947

Item	1943	1947
	%	%
Pumping system (hand or better).....	94	99
Sewing machine.....	91	96
Radio.....	92	95
Lighting (Mantle lamps or better).....	77	85
Automobile.....	78	79
Power pumping system.....	71	77
Chesterfield.....	69	77
Power washer.....	62	72
Telephone.....	49	63
Kitchen sink.....	39	47
Cold storage locker.....	*19	*46
Central heating.....	30	36
Electricity.....	15	30
Bathroom.....	15	23
Running water.....	10	18

* Cold storage lockers were relatively new in 1943 and few plants were open to the public.

TABLE 15.—NUMBER AND PERCENTAGE OF FAMILIES POSSESSING VARIOUS ITEMS OF HOUSEHOLD GOODS

Item and Description	Number Responding to Item	Percentage Responding to Item	Number Possessing Item	Percentage Possessing Item
1 Telephone.....	416	100·0	203	48·8
2 House construction ¹	416	100·0	206	49·5
3 Rooms per person ¹	416	100·0	277	66·6
4 Storm windows ¹	416	100·0	273	65·6
5 Basement ¹	416	100·0	179	43·0
6 Heating system ¹	416	100·0	97	23·3
7 Lighting ¹	416	100·0	310	74·5
8 Running water.....	416	100·0	39	9·4
9 Kitchen sink.....	416	100·0	153	36·8
10 Bathroom ¹	416	100·0	68	16·3
11 Washing Machine ¹	416	100·0	213	51·2
12 Sewing machine.....	416	100·0	385	92·5
13 Automobile.....	416	100·0	264	63·5
14 Separate dining room.....	416	100·0	145	34·9
15 Chesterfield.....	416	100·0	274	65·9
16 Books (10 or more).....	416	100·0	269	64·7
17 Radio.....	416	100·0	395	95·0
18 Piano.....	416	100·0	120	28·8
19 Pumping system ¹	416	100·0	330	79·3
20 Woodwork finish ¹	416	100·0	364	87·5
21 Floor construction ¹	416	100·0	371	89·2
22 Daily newspaper.....	416	100·0	53	12·7
23 Weekly newspaper ¹	416	100·0	165	39·7
24 Magazines ¹	416	100·0	156	37·5
25 Roof structure (shingle).....	416	100·0	404	97·1
26 Screen door.....	416	100·0	396	95·2
27 Screen windows (some).....	416	100·0	380	91·3
28 Lightning rods.....	416	100·0	73	17·5
29 Verandah (any, including front porch).....	416	100·0	143	34·4
30 Cistern.....	416	100·0	100	24·0
31 Septic tank (or cesspool).....	416	100·0	21	5·0
32 Built-in cupboards.....	416	100·0	210	50·5
33 Churn (whether used or not).....	416	100·0	294	70·7
34 Icehouse, well or refrigerator.....	416	100·0	143	34·4
35 Clothes closets.....	416	100·0	285	68·5
36 Dining room table and buffet ¹	416	100·0	243	58·4
37 Dinner set (present value of china \$20).....	416	100·0	288	69·2
38 Separate living room.....	416	100·0	195	46·9
39 Easy chair.....	416	100·0	254	61·1
40 Bookcase or desk.....	416	100·0	191	45·9
41 Other musical instrument.....	416	100·0	212	51·0
42 Windbreak.....	416	100·0	372	89·4
43 Hedge.....	416	100·0	194	46·6
44 Flower garden.....	416	100·0	271	65·1
45 Fence—House and barn.....	416	100·0	299	71·9
46 Entrance walk.....	416	100·0	81	19·5
47 Water supply (within 50 feet of house).....	411	98·8	170	41·4
48 Kitchen floor finish ¹	416	100·0	352	84·6
49 Dining room floor finish ²	416	100·0	128	30·8
50 Living room floor finish ¹	416	100·0	342	82·2
51 Bedroom floor finish ²	416	100·0	328	78·8
52 Kitchen wall construction ³	416	100·0	302	72·6
53 Dining room wall construction ³	416	100·0	114	27·4
54 Living room wall construction ¹	416	100·0	284	68·3
55 Bedroom wall construction ³	416	100·0	287	69·0
56 Window treatment ⁴	415	99·8	256	61·7
57 Bed and dresser (for each bedroom in use).....	416	100·0	191	45·9
58 Operator reads (4 hours per week).....	402	96·6	242	60·2
59 Wife reads (4 hours per week).....	405	97·4	222	54·8
60 Wife (some leisure daily).....	367	88·2	185	50·4
61 Hobby.....	354	85·1	188	53·1
62 Library (make use of).....	365	87·7	41	11·2
63 Radio—news.....	414	99·5	343	82·8
64 Radio—leisure.....	403	96·9	297	73·7
65 Member of family plays instrument.....	409	98·3	207	50·6
66 Guests entertained (once a week or more).....	397	95·4	279	70·3

¹ See Appendix V Table 1 for criterion of possession.² Same as living room floor finish.³ Same as living room wall construction.⁴ All windows have curtains; all or all except one have shades.

TABLE 15.—NUMBER AND PERCENTAGE OF FAMILIES POSSESSING VARIOUS ITEMS OF HOUSEHOLD GOODS—*Continued*

Item and Description	Number Responding to Item	Percentage Responding to Item	Number Possessing Item	Percentage Possessing Item
67 Family visits (once a week or more).....	404	97.1	215	53.2
68 Vacation.....	413	99.3	178	43.1
69 Education—operator (grade 8 or over).....	395	95.0	224	56.7
70 Education—wife “.....	397	95.4	275	69.3
71 Church attendance (once a month or more).....	416	100.0	219	52.6
72 Dance attendance “.....	416	100.0	213	51.2
73 Picnic attendance “.....	416	100.0	348	83.7
74 Party attendance “.....	416	100.0	266	63.9
75 Theatre attendance “.....	416	100.0	291	70.0
76 Athletic participation (anyone participates).....	392	94.2	262	66.8
77 Other participation (once a month or more).....	416	100.0	278	66.8
78 Husband—member organization.....	412	99.0	225	54.6
79 Husband—executive office.....	412	99.0	40	9.7
80 Wife—member organization.....	415	99.8	175	42.2
81 Wife—executive office.....	415	99.8	39	9.4
82 Husband or wife civic office.....	416	100.0	49	11.8

TABLE 16.—A COMPARISON OF DISTANCES TO COMMUNITY FACILITIES 1942-43 AND 1947, CLASSIFIED BY AREA

—	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	1942	1947	1943	1947	1943	1947
	Miles	Miles	Miles	Miles	Miles	Miles
Post office.....	3.8	3.8	3.9	3.0	3.5	3.7
General store.....	4.6	3.7	7.8	7.0	6.1	6.1
Doctor.....	28.1	15.0	19.5	15.3	8.0	8.2
Hospital.....	21.6	15.8	20.3	17.8	11.0	8.1
Grade school.....	*	2.1	*	2.0	*	1.9
High school.....	12.1	7.7	6.1	7.0	6.3	6.7
Church.....	5.6	5.1	5.2	5.8	5.2	4.6

* No information in 1942-43 records.

TABLE 17.—DISTANCES TO COMMUNITY FACILITIES IN 1947, CLASSIFIED BY AREA

—	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	Miles	No. Reporting	Miles	No. Reporting	Miles	No. Reporting
Oculist.....	31.3	119	20.8	120	10.3	146
Dentist.....	28.3	140	20.8	120	9.5	150
Gravel road.....	17.5	130	3.5	122	.9	150
Shipping point.....	13.1	143	6.3	122	6.6	150
Community hall.....	3.7	132	6.2	94	4.0	111
Theatre.....	8.0	138	16.8	117	7.4	147
Farmers' local.....	4.5	79	5.2	78	4.2	67
Athletic grounds.....	3.1	119	7.2	58	6.2	63
Lake.....	8.3	117	13.3	74	13.8	112

APPENDIX V

SUPPLEMENTARY INFORMATION ON LEVEL OF LIVING SCALE

TABLE 1.—ITEMS RETAINED FOR FINAL LEVEL OF LIVING SCORE*

Item	Criterion for Possession
1. House.....	Brick; stucco; frame, painted or brick veneer; shingle stained
2. Rooms per person.....	One or more (unfinished unused rooms excluded, but finished unused included)
3. Storm windows.....	For some or all rooms
4. Basement.....	Full or part basement improved; full basement dirt
5. Heating system.....	Central—heater or furnace in basement
6. Lighting.....	Electricity; gas; kerosene-mantle or Aladdin
7. Cistern.....	
8. Kitchen sink.....	
9. Bathroom.....	Unless not used as bathroom
10. Washing machine.....	Power
11. Telephone.....	
12. Clothes closets.....	One or more
13. Separate dining room.....	
14. Dining room table and buffet.....	Or china cabinet
15. Chesterfield.....	Lounge or davenport, not settee or couch
16. Easy chair.....	
17. Bookcase or desk.....	
18. Books.....	10 or more
19. Piano.....	Don't count organ
20. Pumping system.....	Hand pump or better
21. Linoleum on kitchen floor.....	
22. Living room floor finished.....	Linoleum; paint; varnish or wax
23. Living room walls finished.....	Wallpaper; paint or calcimine over plaster or plaster board
24. Woodwork finish.....	Paint or varnish
25. Flooring.....	On all floors—hardwood, part or all flooring; softwood
26. Magazine subscriptions.....	2 or more
27. Weekly or daily newspapers.....	3 or more weeklies (any no. of magazines over 2 considered equal to a weekly, provided they take one newspaper). Count agricultural periodicals as magazines.

* Data on possession of the 82 items used in the preliminary scale is available in Appendix IV, Table 15.

TABLE 2.—ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, IN NORTHERN SASKATCHEWAN

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Dollars										
0—4.....	16	685	176	163	60	57	62	6	6	1,215
5—9.....	45	715	182	235	71	74	77	4	1	1,359
10—14.....	43	766	219	329	91	162	87	11	4	1,669
15—19.....	31	758	215	430	132	196	80	12	.....	1,823
20 +	8	783	286	786	92	369	55	34	9	2,414
Average.....	143	740	206	328	90	142	78	10	2	1,596

TABLE 3.—ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, IN WEST CENTRAL SASKATCHEWAN

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Dollars										
0—4.....	0	.....	.....	.....	.....	.....	.....	.....	.....	1,346
5—9.....	9	665	141	264	101	86	60	15	14	1,630
10—14.....	27	792	215	347	87	115	58	13	3	1,665
15—19.....	36	660	210	439	97	165	66	23	5	1,665
20 +	51	697	255	730	118	337	71	38	28	2,274
Average.....	123	705	225	527	104	219	66	27	14	1,887

TABLE 4.—ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, IN WEST CENTRAL ALBERTA

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Dollars										
0—4.....	1	373	41	107	24	26	11	7	.....	589
5—9.....	6	858	341	307	259	153	109	.....	.....	2,027
10—14.....	25	679	191	403	70	110	58	7	4	1,522
15—19.....	50	677	175	550	90	229	71	39	3	1,334
20 +	68	818	302	790	132	362	81	75	22	2,582
Average.....	150	746	241	622	112	265	74	48	12	2,120

TABLE 5.—ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, ALL AREAS COMBINED

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Dollars										
0—4.....	17	667	168	159	58	55	59	6	6	1,178
5—9.....	60	721	192	246	94	84	78	6	3	1,424
10—14.....	95	750	211	354	84	135	71	10	4	1,619
15—19.....	117	693	196	484	103	201	71	27	4	1,779
20 +	127	767	282	766	124	352	75	58	24	2,448

TABLE 6.—PERCENTAGE ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, IN NORTHERN SASKATCHEWAN

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Per Cent										
0—4.....	16	56	14	13	5	5	5	1	1	100
5—9.....	45	53	13	17	5	5	6	1	0	100
10—14.....	43	46	13	20	5	10	5	1	0	100
15—19.....	31	41	12	24	7	11	4	1	0	100
20 +	8	32	12	33	4	15	2	2	0	100
Average.....	143	46	13	20	6	9	5	1	0	100

TABLE 7.—PERCENTAGE ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, IN WEST CENTRAL SASKATCHEWAN

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Per Cent										
0—4.....	0	0	0	0	0	0	0	0	0	0
5—9.....	9	49	11	20	8	6	4	1	1	100
10—14.....	27	49	13	21	6	7	3	1	0	100
15—19.....	36	40	13	26	6	10	4	1	0	100
20 +	51	31	11	32	5	15	3	2	1	100
Average.....	123	37	12	28	6	12	3	1	1	100

TABLE 8.—PERCENTAGE ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, IN WEST CENTRAL ALBERTA

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Per Cent										
0—4.....	1	63	7	18	4	5	2	1	0	100
5—9.....	6	42	17	15	13	8	5	0	0	100
10—14.....	25	45	13	26	5	7	4	0	0	100
15—19.....	50	37	10	30	5	12	4	2	0	100
20 +	68	32	12	30	5	14	3	3	1	100

TABLE 9.—PERCENTAGE ALLOCATION OF TOTAL LIVING EXPENSES, CLASSIFIED BY LEVEL OF LIVING SCORE, ALL AREAS COMBINED

Level of Living Score	Number Reporting	Food	Clothing	Operational	Health	Education and Recreation	Personal	Life Insurance	Special Savings	Total Living Expenses
Per Cent										
0—4.....	17	57	14	13	5	5	5	0·5	0·5	100
5—9.....	60	51	14	17	7	6	5	0	0	100
10—14.....	95	46	13	22	5	8	5	1	0	100
15—19.....	117	39	11	27	6	11	4	2	0	100
20 +	127	31	12	31	5	14	3	2	2	100

SUPPLEMENT

DISTRIBUTION AND USE OF FAMILY ALLOWANCE PAYMENTS IN THREE AREAS OF THE PRAIRIE PROVINCES 1947

Introduction

On August 15, 1944, the Parliament of Canada passed the Family Allowance Act¹. This Act which was given "to raise levels of living in Canada" was put into effect in July 1945. Thus during the last years of the war and the beginning of the post war period, family allowance payments were a factor which, in addition to changing cost-price relationships and the usual variability of crop yields, influenced farm family levels of living.

In 1947 the Economics Division of the Department of Agriculture, in co-operation with the Welfare Branch of the Department of National Health and Welfare and the Universities of Saskatchewan and Alberta, undertook to repeat a level of living study completed in 1943 in order to measure the net effect of the interaction between the above mentioned factors. The 1942-43 level of living and patterns of expenditure as measured and described in "Farm Family Living in the Prairie Provinces" by F. M. Edwards and in two unpublished reports² were used as a baseline from which to measure progress. This report is confined to a discussion of the distribution and use of family allowance payments in three areas of the Prairie Provinces and the degree to which changes in the levels of living of farm families studied can be attributed to this welfare policy.

Adequacy of Sample

The 1942-43 Level of Living study was repeated for the year beginning June 1, 1946 and ending May 31, 1947. The 622 farms studied during 1942-43 were revisited, but only 416 of the original families were still in the districts to be described and eligible as "more than one-person" households. Table 1 compares the number of farms visited in the three areas in 1942-43 and in 1947.

TABLE 1.—DISTRIBUTION OF THE SAMPLE BY AREAS

Area	Families interviewed in 1942-43	Families interviewed in 1947	1947 Sample as percentage of 1942-43 Sample
Northern Saskatchewan.....	200	143	71
West Central Saskatchewan.....	220	123	56
West Central Alberta.....	202	150	74
Total.....	622	416	67

¹Family allowance payments per month to children under 16 are as follows: under 6 years—\$5.00; 6-9 years—\$6.00; 10-12 years—\$7.00; 13-15 years—\$8.00. As the family increases over the fourth child, rate of payment drops \$1.00 per month for the fifth child, \$2.00 per month for the sixth and seventh children and \$3.00 per month for the eighth and subsequent children.

² F. M., Edwards, H. E., Elliott, and H. M., Turnbull, *Levels of Living of Farm Families in Representative Rural Areas of Western Canada*, Economics Division, Dominion Department of Agriculture (mimeographed) 1945 and H. M. Turnbull, A Level of Living Study of Families in the Pioneer Areas of Northern Saskatchewan, Economics Division, Dominion Department of Agriculture (mimeographed) May, 1943.

Although the number of families revisited in west central Saskatchewan is low, compared with the number of families it was possible to revisit in the other two areas, the groups of families revisited in the three areas in 1947 are, as a whole, representative of those originally studied in 1942-43. A comparison of 1942-43 figures for the original 622 records and the 416 retaken in 1947 is given in Appendix I of the main report.

ON WHOM WAS FAMILY ALLOWANCE SPENT

Number of Children

There were 1,074 dependent children in the families studied in this survey in 1947 compared with 1,110 in the same group of families in 1942-43. Table 2 shows the distribution of these children according to age and locality in the two survey years.

TABLE 2.—NUMBER OF DEPENDENT CHILDREN IN 1942-43 AND 1947
CLASSIFIED BY AGE AND AREA

Age	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta		Total	
	1942	1947	1943	1947	1943	1947	1942-43	1947
Under 6.....	91	63	76	75	85	71	252	209
6-9.....	75	69	51	52	73	63	199	184
10-12.....	67	59	52	37	45	51	164	147
13-15.....	56	51	43	46	56	51	155	148
16 and over.....	141	143	103	120	96	123	340	386
Total.....	430	385	325	330	355	359	1,110	1,074

Not only were there more children in the northern Saskatchewan area, but there were as many or more dependent children per family in this area than in either of the other two, as is shown in Table 3.

TABLE 3.—AVERAGE NUMBER OF DEPENDENT CHILDREN PER FAMILY
IN 1942-43 AND 1947 CLASSIFIED BY AREA

Year	Northern Saskatchewan	West Central Saskatchewan	West Central Alberta
1942-43.....	3.0	2.6	2.4
1947.....	2.7	2.7	2.4

While the number of children per family remained the same in the two years in west central Alberta, it decreased in northern Saskatchewan and increased in west central Saskatchewan. This might indicate that there are fewer young couples going into the North. This same trend is shown when the number of dependent children, per family having dependent children, is compared for the three areas (See Table 4). There were 45 families in 1942 without any children, 52 without children in 1947. Only 29 families were without children either time. Five of these families were in northern Saskatchewan, 7 in west central Saskatchewan and 17 in west central Alberta.

TABLE 4.—AVERAGE NUMBER OF DEPENDENT CHILDREN PER FAMILY HAVING
DEPENDENT CHILDREN IN 1942-43 AND 1947 CLASSIFIED BY AREA

Year	Northern Saskatchewan	West Central Saskatchewan	West Central Alberta
1942-43.....	3.2	3.0	2.8
1947.....	3.0	3.2	2.8

Allocation of Family Allowance Among Family Members

Two hundred and seventy-seven families out of the total group of 416 studied received family allowances in 1947. Altogether these families received \$50,618, an average of \$183 per family in allowance payments. One hundred and thirty-three families had no children eligible for the allowance, and only six families who had children eligible had not applied for it. The number of families receiving family allowance payments classified by eligibility and area is given in Table 5; the distribution of payments is given in Table 6.

TABLE 5.—NUMBER OF FAMILIES RECEIVING FAMILY ALLOWANCES IN 1947
CLASSIFIED BY ELIGIBILITY AND AREA

—	Northern Saskatchewan	West Central Saskatchewan	West Central Alberta	Total
No. families receiving family allowance.....	100	81	96	277
No. families ineligible for family allowance.....	43	38	52	133
No. families not applying for family allowance.....	0	4	2	6
Total.....	143	123	150	416

TABLE 6.—DISTRIBUTION OF FAMILY ALLOWANCES PER FAMILY IN 1947
CLASSIFIED BY AREA

—	Northern Saskatchewan	West Central Saskatchewan	West Central Alberta	Total
No. families receiving family allowance.....	100	81	96	277
Total amount received.....	18,447	14,453	17,718	50,618
Amount per family receiving family allowance.....	184	178	185	183

Only thirty-eight per cent of the families receiving family allowances spent it *only* on the children who were receiving these payments. Altogether, though, sixty-two per cent spent *some* of the family allowance payment on children eligible for the allowance. One-third of the families spent the allowance as part of the family income; more than half, (namely 58%) spent some part of the allowance as part of the family income. More families in the low income area spent their money as part of the family income than those in the high income areas. The method of spending family allowance classified by area is shown in Table 7.

TABLE 7.—METHOD OF SPENDING FAMILY ALLOWANCES IN 1947,
CLASSIFIED BY AREA

—	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta		Total	
	No.	%	No.	%	No.	%	No.	%
Spent as part of family income.....	41	29	27	22	25	17	93	22
Spent just on children receiving family allowance.....	34	24	32	26	38	25	104	25
Combination family income and children.....	23	16	20	16	25	17	68	16
No qualification.....	2	1	2	2	8	5	12	3
Not receiving family allowance.....	43	30	42	34	54	36	139	34
Total.....	143	100	123	100	150	100	416	100

ON WHAT WAS FAMILY ALLOWANCE SPENT

The number and percentage of families receiving family allowances reporting expenditure of family allowance on various consumption categories in the three areas studied, northern Saskatchewan, west central Saskatchewan and west central Alberta are shown in Table 8.

TABLE 8.—NUMBER AND PERCENTAGE* OF FAMILIES THAT RECEIVED FAMILY ALLOWANCES REPORTING EXPENDITURE OF FAMILY ALLOWANCE ON VARIOUS CONSUMPTION CATEGORIES IN 1947, CLASSIFIED BY AREA

Item	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta		Total	
	No.	%	No.	%	No.	%	No.	%
Food.....	71	71	42	52	51	53	164	59
Clothing.....	85	85	55	68	74	77	214	77
Shelter.....	3	3	0	0	2	2	5	2
Medical care.....	23	23	23	28	16	17	62	22
Education.....	22	22	10	12	24	25	56	20
Recreation†.....	22	22	13	16	19	20	54	19
Savings.....	8	8	20	25	17	18	45	16
General living expenses and other family.....	7	7	11	14	10	10	28	10
Farm and other.....	2	2	2	2	3	3	7	3
Total no. families receiving allowances.....	100	—	81	—	96	—	277	—

* Percentages do not add up to 100 per cent due to multiple answers. Base equals total number of families receiving family allowance payments in the three areas.

† Including spending money.

In each of the three districts, more families spent some money on clothing than on any other single item. More than three-quarters of those receiving family allowances, more than half of the whole group studied, indicated that they had spent some of their allowance on clothes. One co-operator said, "Children now attend school who wouldn't before because of lack of clothes". Three-fifths of those receiving allowances spent some of it on food. This was the second most often mentioned item in all three areas. The other consumption categories on which family allowances were spent, in order of their frequency were: medical care 22 per cent; education 20 per cent; recreation 19 per cent; savings 16 per cent; general living expenses 10 per cent and farm and other 3 per cent.

The average amounts and percentages spent per family among those families that itemized their expenditure are shown in Tables 9 and 10.

TABLE 9.—MEAN, MEDIAN AND RANGE OF AMOUNTS OF FAMILY ALLOWANCE PER FAMILY SPENT IN 1947 BY FAMILIES ITEMIZING THEIR EXPENDITURES ON THE VARIOUS CONSUMPTION CATEGORIES, CLASSIFIED BY AREA

	Northern Saskatchewan				West Central Saskatchewan				West Central Alberta			
	Number Families	Amount			Amount			Number Families	Amount			Number Families
		Range	Median	Mean	\$	Range	Median	Mean	\$	Range	Median	Mean
Food.....	57	4-281	90-0	110-0	23	10-278	70-0	80-0	8	33-138	55-0	75-0
Clothing.....	70	8-309	71-0	87-0	31	10-310	77-0	94-0	22	23-263	107-5	114-0
Shelter.....	1	25-0	25-0	25-0	16	5-95	18-5	23-0	4	5-40	10-0	16-0
Medical care.....	17	10-200	29-0	39-0	19-0	5-193	19-0	47-0	12	9-190	42-5	54-0
Education.....	15	7-100	10-0	19-0	6	1-45	10-0	17-0	8	10-120	37-0	52-0
Recreation.....	17	8-17	40-0	40-0	7	10-252	42-0	56-0	15	7-138	72-0	69-0
Savings.....	6	45-144	84-0	94-0	20	16-552	96-0	173-0	3	30-102	32-0	85-0
General living expense.....	2	8-312	160-0	160-0	7	16-552	21-90	55-5	3	30-102	32-0	85-0
Farm or other.....	2	27-38	32-5	32-5	2	21-90	55-5	55-5	3	3-21	15-0	13-0

TABLE 10.—MEAN, MEDIAN AND RANGE OF PERCENTAGES OF FAMILY ALLOWANCE PER FAMILY SPENT IN 1947 BY FAMILIES ITEMIZING THEIR EXPENDITURES ON THE VARIOUS CONSUMPTION CATEGORIES, CLASSIFIED BY AREA

	Northern Saskatchewan						West Central Saskatchewan						West Central Alberta					
	Per Cent			Number Families			Per Cent			Number Families			Per Cent			Per Cent		
	Number Families	Range	%	Mean	Median	%	Range	%	Median	Mean	Range	%	Median	Mean	Range	%	Median	Mean
Food.....	57	17-100	50.0	52	23	9-77	37.0	38	8	19-50	37.0	34	10-0	7-14	10.0	10-0	10	
Clothing.....	70	8-100	43.5	48	31	8-100	46.0	50	22	30-100	53.5	60	4-100	4-100	28.5	34	34	
Shelter.....	1	5-0	5.0	5	5	2-100	10.5	26	4	5-100	12	10	5-50	5-50	16.0	24	24	
Medical care.....	17	6-80	14.0	22	16	2-100	7.0	29	12	4-100	12	10	4-100	4-100	16.0	24	24	
Education.....	15	2-100	7.5	17	6	3-25	6.0	9	8	5-100	8	60	4-100	4-100	54.0	60	60	
Recreation.....	17	3-60	27.0	7	7	8-100	62.5	61	15	18-100	61	51	4-100	4-100	43.0	51	51	
Savings.....	6	20-100	100.0	79	79	7-100	52.0	53	3	22-50	36.0	36	1-12	1-12	8.0	8.0	7	
General living expense.....	2	4-100	52.0	52	7	7-100	52.0	53	3	11.0	2	2	1-12	1-12	8.0	8.0	7	
Farm or other.....	2	9-13	11.0	11	2	22-50	36.0	36	3	22-50	36.0	36	1-12	1-12	8.0	8.0	7	

Table 11 shows the average amount of the family allowance spent per dependent child in the three areas. There were on the average 3·0 dependent children per family in northern Saskatchewan, 3·2 in west central Saskatchewan and 2·8 in west central Alberta.

TABLE 11.—AVERAGE AMOUNT OF FAMILY ALLOWANCE SPENT IN 1947 PER DEPENDENT CHILD ON VARIOUS CONSUMPTION CATEGORIES BY FAMILIES ITEMIZING THEIR EXPENDITURE, CLASSIFIED BY AREA

Item	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	No. Families	Average Amount	No. Families	Average Amount	No. Families	Average Amount
Food.....	57	37	23	25	8	27
Clothing.....	70	29	31	29	22	41
Shelter.....	1	8	—	—	—	—
Medical care.....	17	13	16	10	4	6
Education.....	15	6	6	15	12	19
Recreation.....	17	13	7	5	8	19
Savings.....	6	31	20	18	15	25
General living expenses.....	2	53	7	54	3	30
Farm or other.....	2	108	2	18	3	0·5

The amount of family allowance reported spent on clothing by the 123 families giving such an expenditure proved to be from 5 to 136 per cent of the total family clothing bill. The allowance covered an average of 39 per cent of the total clothing bill in northern Saskatchewan (70 families reporting), 38 per cent in west central Saskatchewan (31 families reporting), and 44 per cent in west central Alberta (22 families reporting). Similarly, the amount of family allowance reported spent on food by the 88 families listing such an expenditure covered from 2 per cent to 15 per cent of the total cash food bill. The allowance was used to cover, on the average, 42 per cent of the family's cash food expenditure in northern Saskatchewan (57 families reporting), 23 per cent (23 families reporting) in west central Saskatchewan, and 17 per cent (8 families reporting) in west central Alberta. Only 37 families reported a specific amount of their allowance spent for health purposes. This amount covered from 4 to 179 per cent of the whole family's expenditure for health. It covered, on the average, 42 per cent of expenses in northern Saskatchewan (17 families reporting), 26 per cent in west central Saskatchewan (16 families reporting) and 45 per cent in west central Alberta (4 families reporting).¹

The family allowance payment covered one-fifth or more of the family's total cash living expenses in almost 40 per cent of the families receiving the allowance in northern Saskatchewan, one-quarter of those in west central Saskatchewan and approximately one-tenth of those in Alberta. Inversely, the percentage of the group of families receiving allowance for whom the allowance covered less than 10 per cent of their cash living expenses, was 21 per cent in northern Saskatchewan, 33 per cent in west central Saskatchewan and 41 per cent in west central Alberta. Table 12 gives the family allowance payments per family as a percentage of total cash living expenses, classified by area.

The family allowance payment, then, covered an average of 20 per cent of the total cash living expense in northern Saskatchewan, 14 per cent of the total cash living expense in both west central Saskatchewan and west central Alberta.

¹ There were too few families that reported spending specific amounts of family allowance for other consumption categories to carry this type of analysis any further.

Family allowance payments, however, amounted to only a small proportion of the families' total net expendable income¹, only 4, 6 and 8 per cent for Alberta, west central and northern Saskatchewan respectively. These payments represent a type of income independent of farm organization or revenue and their proportional significance depends on the size of the net expendable income. Thus, in 1947 for the area of west central Alberta, family allowance payments represented 11 per cent of net expendable income for those farms having a net expendable income ranging from \$1 to \$749, and only 2 per cent for farms having a net expendable income of over \$3,000. Similarly, for west central and northern Saskatchewan in the same year, family allowance payments amounted to 9 and 15 per cent respectively for those farms having a net expendable income between \$1 and \$749 and to only 4 and 3 per cent, respectively, for farms having a net expendable income of over \$3,000. Therefore, in periods of relatively low incomes, family allowance payments would become of marked significance to the farm income.

TABLE 12.—FAMILY ALLOWANCE PER FAMILY IN 1947 AS A PERCENTAGE OF TOTAL CASH LIVING EXPENDITURE, CLASSIFIED BY AREA

Family Allowance Payment as Per Cent of Total Cash Living Expenditure*	Northern Saskatchewan		West Central Saskatchewan		West Central Alberta	
	No. Families	% Families	No. Families	% Families	No. Families	% Families
0—9.....	21	21	27	33	39	41
10—14.....	19	19	17	21	22	23
15—19.....	22	22	19	23	16	17
20—24.....	10	10	7	9	7	7
25 +.....	28	28	11	14	12	12
Number of Sample Receiving Family Allowance..	100	100	81	100	96	100

* The average cash living expenditure per family for the three areas studied in 1947 was: northern Saskatchewan \$961, west central Saskatchewan \$1,303, west central Alberta, \$1,440.

TO WHAT EXTENT HAVE FAMILY ALLOWANCES CHANGED THE LEVEL OF LIVING OR PATTERN OF EXPENDITURE OF FARM FAMILIES

Changing conditions between 1942-43 and 1947 brought about an average rise in level of living, as measured by a socio-economic scale² of 23 per cent. A study of prices and expenditures shows a similar increase in living levels for the 416 farm families studied in 1942-43 and reinterviewed in 1947³. The greatest proportionate rise was in northern Saskatchewan where the level had risen almost 60 per cent.

¹ Total net expendable income is the amount of money that remains to the farmer from his total receipts, which include inventory changes, after his "necessary" expenditure of current farm expenses and interest on debt have been paid. This amount is then available for cash living expenditure, capital expenditure and debt repayment. For further detail see main report.

² The definition of the level of living or socio-economic level of a family used for the purpose of this study was adapted from one suggested by Chapin and reads: "the position that a family occupies with reference to the prevailing average standard of material possessions, cultural possessions and participation in the group activities of the community." The scale developed by Miss F. M. Edwards ("A Scale for Rating Socio-Economic Levels in Rural Western Canada", A Dissertation submitted to the Faculty of the Division of the Social Sciences in candidacy for the degree of Master of Arts, Dept. of Sociology, University of Chicago, August 1946. (unpublished) includes 27 items. These items are graded and scored for possession or non-possession. The levels shown by scores on these items are relative, the highest possible score is 27. Further information re this scale may be found in the main report.

³ This change in level of living does not merely represent changes in dollar expenditure, which show a much greater rise, but also takes into consideration price changes. If the dollar expenditure for all goods and services should rise 86 per cent from 1942 to 1947 and their prices should rise 16 per cent, the increase in the level of living would be 60 per cent as in northern Saskatchewan ($1.86 \div 1.16 = 1.60$). This measure is limited by the degree to which price indexes reflect the full increase in prices. The quality of products has been cut and many services have been reduced or eliminated without any corresponding reduction in price. Both these factors are equivalent to a price rise that is not reflected in the price index.

Mainly responsible for this was an increased expenditure made possible by increased incomes, although in 1947 current expenditures exceeded current income due to the use of savings and reserves for large capital expenditure. A general shift to more stable types of farming and an increase in the average size of farm together with increased prices contributed toward this larger income. There was also a decided increase in outside receipts, largely accounted for by "crop failure" payments in west central Saskatchewan and family allowance payments, but on the whole, the farm provided from three-quarters to nine-tenths of the total net expendable income.

As a result of these trends during the five year period studied the farm debt had been cut in half and there was a significant trend toward land ownership. Higher family levels of living were reflected in larger outlays for living, changing expenditure patterns, improved farm housing and increased numbers of conveniences in the homes.

What was the contribution of family allowance payments to these changed living levels and expenditure patterns? Although it is not possible to show to what extent the actual family allowance payments contributed to the change, it is possible to show the extent to which any amount of money equal to the amount of family allowance payments added to family cash living expenditure would change family expenditure patterns and living levels.

To do this it is necessary to make three assumptions. The first and basic assumption is that cash living expenses per consumption unit¹ are correlated with the level of living score². The second assumption is that families having similar amounts of cash per consumption unit for living expenses will tend to follow the same general expenditure pattern and therefore, in the long run, attain similar levels of living. The third assumption is that the family allowance was spent according to the same pattern as the total cash living expenses. This is not too far from the actual picture as 58 per cent of those receiving family allowances spent some of it as "part of the family income". Further, the family allowance dollars spent on item A may have actually released money from other sources which would have ordinarily been spent on item A and made it possible to purchase item B—therefore making it difficult to determine whether the family allowance dollar actually bought item A or item B.

An analysis of the expenditures of the farm families shown in Tables 13, 14 and 15 indicate that the first two assumptions are well grounded. There is a high correlation between the level of living score and total cash living expenses per consumption unit. Distinct patterns of expenditure are evident as the total cash available for living is increased.

When the family allowance per consumption unit is subtracted from cash living expenses per consumption unit, the result is a new cash living expense per consumption unit, supposedly that which would have been available to the family had they *not* been receiving family allowances. A frequency distribution of

¹ This unit is used to eliminate the variable of family size and composition in these calculations. The number of persons in each family is reduced to consumption units according to the following scale.

Age of Family Members	Consumption Unit
18 years and over	1·0
12–17 years	·75
6–11 years	·50
Under 6 years	·30

The consumption weight of each family member was adjusted to the number of months the person concerned was fully supported by the farm income (i.e. include vacations). Any child born during the year under consideration was given the full weight of 0·3 (assuming the main expenses for a child's first year are incurred at the time of its birth). Anyone partially self-supporting who paid for all his own personal expenses including clothing but did not contribute anything toward household expense was given only one-half of the consumption weight indicated for his age. Those who paid only part of their personal expenses were computed as representing three-quarters of the indicated weight.

² Footnote 2, page 85.

TABLE 13.—ALLOCATION OF CASH LIVING EXPENDITURE PER CONSUMPTION UNIT

Cash Living Expenditure Per C.U.	Number Reporting	L. of L. Score	Cash Food	Clothing	Health	Operational	Education and Recreation	Personal	Insurance	Special Savings	Total
\$			\$	\$	\$	\$	\$	\$	\$	\$	\$
0—99.....	6	10·0	205	90	22	59	52	32	4	0	464
100—149.....	20	10·9	226	170	66	114	63	41	15	0	695
150—199.....	50	10·8	256	165	73	110	86	54	3	3	750
200—249.....	59	12·8	274	187	74	166	118	56	7	1	883
250—299.....	57	14·2	320	190	63	190	110	67	17	0	957
300—349.....	54	16·0	360	237	108	245	179	90	18	9	1,246
350—399.....	46	17·2	344	224	132	283	204	73	33	11	1,304
400—499.....	52	18·5	344	233	103	339	290	78	39	19	1,445
500—599.....	30	21·1	375	292	156	387	329	90	60	25	1,714
600—749.....	21	19·1	472	301	176	462	521	98	50	19	2,099
750 +	21	22·8	539	420	179	597	616	117	127	30	2,625

TABLE 14.—RECAPITULATION: ALLOCATION OF CASH LIVING EXPENDITURE PER CONSUMPTION UNIT

Cash Living Expenditure Per C.U.	Number Reporting	L. of L. Score	Cash Food	Clothing	Health	Cash Operational	Education and Recreation	Personal	Life Insurance	Special Savings	Total
\$			\$	\$	\$	\$	\$	\$	\$	\$	\$
0—199.....	76	10·6	244	161	67	107	77	49	6	2	713
200—299.....	116	13·5	296	188	69	178	114	61	12	1	919
300—399.....	100	16·6	353	231	119	262	191	82	25	10	1,273
400—599.....	82	19·8	355	254	123	357	304	83	46	21	1,543
600 +	42	21·0	505	360	177	530	569	107	89	25	2,362

TABLE 15.—PATTERNS OF EXPENDITURE CLASSIFIED BY CASH LIVING EXPENDITURE PER CONSUMPTION UNIT

Cash Living Expenditure Per C.U.	Number Reporting	L. of L. Score	Cash Food	Clothing	Health	Cash Operational	Education and Recreation	Personal	Life Insurance	Special Savings	Total
\$			%	%	%	%	%	%	%	%	%
0—199.....	76	10·6	37·0	22·0	8·0	15·0	10·0	7·0	1·0	.....	100
200—299.....	116	13·5	32·0	20·5	8·0	19·5	12·0	6·5	1·5	.....	100
300—399.....	100	16·6	27·5	18·0	9·5	21·0	15·0	6·5	1·5	1·0	100
400—599.....	82	19·8	23·0	16·5	8·0	23·5	19·5	5·0	3·5	1·0	100
600 +	42	21·0	21·5	15·0	7·5	22·5	24·0	4·5	4·0	1·0	100

this new cash living expense per consumption unit is shown in Tables 16 and 17. This new distribution (using the same class intervals as for the earlier distribution) was more heavily weighted at the lower end. On the basis of the original assumptions, the level of living score now ascribed to these families should be that of the families in the same cash living expense per consumption unit level, according to the original distribution.

The average level of living score for the whole group of 416 families was 15·7—the average level of living score for this same group of families had the family allowance policy *not* been in effect, was 15·1.

Within the limits of the basic assumptions, it may therefore be said that 0·6 points of the 2·9 point rise in level of living score between 1942-43 and 1947 or 20 per cent of the increase in level of living was probably attributable to the receipt of family allowances. At least, it is attributable to an amount of money which would increase family cash living expenditure by an amount equivalent to total family allowance payments in 1947. This conclusion is also limited by

TABLE 16.—FREQUENCY DISTRIBUTION OF CASH LIVING EXPENDITURE PER CONSUMPTION UNIT AND CASH LIVING EXPENSES MINUS FAMILY ALLOWANCE PER CONSUMPTION UNIT

Cash Living Expenses Per Consumption Unit	x^b	f^a	fx	f_i^c	fix
\$					
0—99.....	10.0	6	60.0	21	210.0
100—149.....	10.9	20	219.0	39	427.0
150—199.....	10.8	50	542.0	49	531.2
200—249.....	12.8	59	755.2	61	780.8
250—299.....	14.2	57	809.4	54	766.8
300—349.....	16.0	54	864.0	56	896.0
350—399.....	17.2	46	791.2	34	584.8
400—499.....	18.5	52	962.0	37	684.5
500—599.....	21.1	30	633.6	28	590.8
600—749.....	19.1	21	401.1	21	401.1
750 +	22.8	21	478.8	16	364.8
Average Level of Living Score.....		416	6,515.7	416	6,237.8
			15.66		14.99

^a f =frequency.

^b x =average level of living score.

^c f_i =frequency (cash living expenses minus family allowance) per C.U.

TABLE 17.—RECAPITULATION: FREQUENCY DISTRIBUTION OF CASH LIVING EXPENDITURE PER CONSUMPTION UNIT AND CASH LIVING EXPENSES MINUS FAMILY ALLOWANCE PER CONSUMPTION UNIT

Cash Living Expenses Per Consumption Unit	x^b	f^a	fx	f_i^c	fix
\$					
0—199.....	10.6	76	805.6	109	1,155.4
200—299.....	13.5	116	1,566.0	115	1,552.5
300—399.....	16.6	100	1,660.0	90	1,494.0
400—599.....	19.8	82	1,623.6	65	1,287.0
600 +	21.0	42	882.0	37	777.0
Average Level of Living Score.....		416	6,537.2	416	6,265.9
			15.7		15.1

^a f =frequency.

^b x =average level of living score.

^c f_i =frequency (cash living expenses minus family allowance) per C.U.

the extent to which farm families would have changed the present allocation of total net expendable income or called on other resources to bring expenditures to present levels had the family allowance payments *not* been available. Furthermore, while the change in living levels was measured over a five-year period, the family allowance policy was in effect only from July, 1945.

CO-OPERATOR'S OPINIONS OF THE FAMILY ALLOWANCE POLICY Approval

Three-fifths of the 416 families studied, four-fifths of those actually receiving allowances, expressed an opinion of the family allowance policy, as shown in Tables 18 and 19. It was obvious in enumeration that many families had not previously considered the questions as put to them¹. Only 17 housewives who did not have any children eligible for the allowance expressed an opinion of the policy as a whole. Two-thirds, therefore, of those who did not make any comment about the policy were members of families not receiving the allowance².

¹ See Appendix A for the questionnaire.

² The lack of comment from this group was due mainly to the fact that not all families who were not receiving the allowance were questioned about the policy.

TABLE 18.—NUMBER AND PERCENTAGE OF FAMILIES STUDIED IN 1947 EXPRESSING AN OPINION OF FAMILY ALLOWANCES, CLASSIFIED BY AREA

Area	Approval		Disapproval		No Remarks		Total	
	No.	%	No.	%	No.	%	No.	%
Northern Saskatchewan.....	85	60	—	—	58	40	143	100
West Central Saskatchewan.....	59	48	4	3	60	49	123	100
West Central Alberta.....	90	60	2	1	58	39	150	100
Total.....	234	56	6	2	176	42	416	—

TABLE 19.—NUMBER AND PERCENTAGE OF FAMILIES ELIGIBLE FOR FAMILY ALLOWANCES IN 1947 EXPRESSING AN OPINION OF THIS POLICY, CLASSIFIED BY AREA

Area	Approval		Disapproval		No Remarks		Total	
	No.	%	No.	%	No.	%	No.	%
Northern Saskatchewan.....	85	85	—	0	15	15	100	100
West Central Saskatchewan.....	57	67	4	5	24	28	85	100
West Central Alberta.....	76	78	1	1	21	21	98	100
Total.....	218	77	5	2	60	21	283	—

Ninety-eight per cent of the housewives who expressed an opinion of the family allowance policy were in favour of it. This group was receiving a slightly larger amount per family than those who disapproved or didn't make any remark, as can be seen in Table 20.

TABLE 20.—FAMILY ALLOWANCE PAYMENT PER FAMILY IN 1947, CLASSIFIED BY AREA, AND THE DEGREE OF APPROVAL EXPRESSED

Area	Allowance Payment Per Family					
	No. of Families	Amount	No. of Families	Amount	No. of Families	Amount
		\$		\$		\$
Northern Saskatchewan.....	85	188	—	—	15	166
West Central Saskatchewan.....	56	189	1	98	24	162
West Central Alberta.....	75	193	1	40	20	160
Total.....	216	190	2	69	59	163

The opinions of the group expressing approval of the policy are summarized in Table 21.

TABLE 21.—OPINIONS REGARDING THE FAMILY ALLOWANCE POLICY GIVEN BY THOSE WHO EXPRESSED APPROVAL OF THE POLICY AS A WHOLE IN 1947

Reasons	Number*	Per Cent†
Helps for general living expenses.....	184	79
Provides "extras" or items "could not otherwise have".....	56	28
Relieves worry; gives sense of security and independence.....	15	6
Helps meet increased cost of living.....	6	3
Helps but even more help in poorer or larger families.....	31	13
Returned in income tax.....	8	3
Would have been more help during a depression, and will be if there is another.....	6	3
Should be continued till the end of school.....	5	2

* The numbers and per cent add up to more than the total number expressing approval due to multiple answers.

† The number expressing approval, 234, is taken as 100%.

More than three-quarters of those expressing approval said the allowance helped for general living expenses, food, clothing and similar items. One-quarter specifically stated that the family allowance provided "extras" or things the family "could not otherwise have".

About one-tenth felt that the regularity of cash received in the home through the family allowance relieved the housewife and mother from worry and provided her with a sense of security and a certain independence, as the following quotations from some of the records illustrate.

The allowance comes when it is needed, i.e., a steady income, so it saves a great deal of worry as well as helping the family for clothing, food and educational needs.

The regularity of the allowance is very important since other income is uncertain.

There are times when the children should have things and there isn't any cash available. The allowance helps especially at such times.

I don't have to beg for money every time the children need something.

It gives the woman a little bit to spend which she doesn't have to ask for or account for (to her husband).

Six families agreed with the statement of one housewife who said that "due to the increase in costs, the money goes in no time, so family allowance really helps very little (this woman received \$180 per year in allowances). One woman even went so far as to say that "family allowance should be doubled, prices have gone up so!"

Qualified Approval

Some families qualified their approval somewhat. Thirty-one families felt that the allowance would be even more help in poorer or larger families than their own. One housewife whose statement is typical of this group says, "we have things we couldn't otherwise have had. We believe it is a good thing—although we don't really need it as much as larger families." However, another mother insists "the allowance is a help in raising even a family of one".

There still seems to be some question in the minds of a few families as to the relation between family allowance and income tax. One co-operator states, "family allowance is a very good thing for those who need it—those who don't need it, of course, have it returned to the Government in income tax." Another, however, says, "when a family is poor, family allowance is a good thing, children get things they otherwise wouldn't—but when a family is well off and getting steady income from shipping milk and cream—what good are the family allowance cheques?" Another, in similar vein, tells that "some neighbours figure family allowance is silly, getting money in, but paying it out again in income tax." One co-operator was afraid the Government would come back and collect the allowance or take a mortgage on the farm.

A few families, six in all, considered that family allowances weren't as necessary now as they would have been during the depression or in early pioneering days, and would be if the families again encountered 'hard times'. One family that was putting all their family allowance into savings affirmed "at present, family allowance hasn't been needed, but the time may come when it will be most welcome". The following statements show how 'hard times' were interpreted in the three areas studied:

Northern Saskatchewan

During the depression, family allowance would have made a stronger and healthier young generation . . . just couldn't buy fruit then.

West Central Saskatchewan

Family allowance is ten years too late! During the dry years it would have kept families from starvation.

West Central Alberta

. . . Should have had it years ago to help pioneers.

Other families indicated that it was of particular assistance while trying to buy a farm or when they were haled out.

Five families expressed the belief that the allowances should be continued until the children finish school because, as one mother of four states, "it costs more to raise school-age children than younger ones".

Disapproval and Non-Application

Only two per cent, six families, out of the entire group of 416 families studied, stated that they disapproved of the present family allowance policy. A brief outline of these cases, considered individually, is given below:

Case 535

English family, Canadian born, with one son, now 16, eligible for family allowance. They "only accepted the allowance in January 1947". The housewife is not in favour of the method of distribution. She favours "The English idea of hot lunches, musical education, etc., rather than allowing poorly educated and 'none-too-bright' parents to administer the funds". (Level of Living Score 25¹).

Case 669

Scotch family (husband American born, wife Scottish born) with no children, wife a university graduate. She says, that family allowance is the 'greatest hoax ever perpetrated on eight Canadian provinces' ". (Level of Living Score 21¹).

Case 310

English family (American born) with two children eligible for family allowance. Only started taking the allowance in January 1947. "Does not approve of it". (Level of Living Score 27¹).

Case 353

Russian family (Russian born) with five children eligible for the family allowance. They say it is not necessary for them. They didn't seem to approve of it very much for anyone. (Level of Living Score 23¹).

Case 390

German family (Russian born) with two children eligible for the family allowance. The husband does not want to take it. He says he can look after his children. (Level of Living Score 10¹).

Case 416

Dutch Mennonite family (American born) with one child eligible for the family allowance. They have never applied for the allowance. The father says he can feed and clothe his children. (Level of Living Score 16¹).

Two of these families were in west central Alberta, four in west central Saskatchewan. None in northern Saskatchewan expressed disapproval of the family allowance policy. This might be expected as the group in northern Saskatchewan had, on the whole, the lowest incomes, although the Level of Living scores for those expressing disapproval vary considerably, from 10 to 27.

Three other families hadn't applied for family allowance, although they didn't express disapproval of the system as a whole.

Case 343

Dutch family (American born) with three children eligible for the family allowance. They did not apply for the allowance. The husband believes that "he can keep his own family without Government's assistance". He seemed to be in favour of it for poorer families, but thinks that people who can get along without family allowance should do so. (Level of Living Score 12²).

Case 606

German family (American born) with one adopted daughter eligible for family allowance. They are not receiving the allowance because the mother has not signed the final adoption papers due a year ago, as, she says, she has not been able to get the cash (approximately \$7.00) to make the trip to Edmonton to do so. (Level of Living Score 17²).

Case 644

German family (Canadian born) with two children eligible for family allowance. They didn't apply for the allowance because they didn't think they needed it. (Level of Living Score 25²).

¹ See Footnote 2, page 85.

² Ibid.

Several families quoted examples of misuse by others, but this did not bring forth disapproval of the policy as a whole. They seemed to be in agreement with one co-operator who put it this way—"careless people are more careless; some always do all right. Where people are thrifty and honest, family allowance is a blessing".

SUMMARY AND CONCLUSIONS

The 1947 Level of Living survey covered 416 homes in three selected areas, northern Saskatchewan, west central Saskatchewan, and west central Alberta. These homes housed 1,074 dependent children, 714 of these, distributed among 277 families, were receiving family allowance payments. Altogether these payments amounted to \$50,618. Only 38 per cent of the families receiving the allowance spent it *only* on the children who were eligible for it. Altogether though, 62 per cent spent *some* of the family allowance on these children. One-third spent the whole allowance as part of the family income, more than half spent some portion of the allowance as part of the family income.

In each of the three districts, more families spent some money on clothing than on any other single item. More than three-quarters of those receiving family allowance stated that they had spent some of the allowance on clothing; three-fifths mentioned food, almost one-quarter medical care, one-fifth education, another fifth recreation.

The family allowance payment averaged 20 per cent of the total cash living expense for families receiving the allowance in northern Saskatchewan, 14 per cent in both west central Saskatchewan and west central Alberta.

When asked whether they approved of the family allowance policy, ninety-eight per cent of those replying gave an unequivocal "Yes!" More than three-quarters of the housewives who expressed approval said the allowance helped for general living expenses, food, clothing and similar items. One-quarter specifically stated that the family allowance provided "extras" or things the family "could not otherwise have". Regularity of this cash payment was considered to be one of its main assets in relieving worry for the wife and mother. Other opinions were: it helps but would be more help in poorer or larger families; it doesn't help as it is all returned in income tax; would have been more help during a depression and will be if there is another; allowance should be continued until the end of school. Only six families definitely disapproved of family allowance. Five of these had children eligible for the allowance, but the fathers felt that they did not need it or could raise their own children without the assistance of the government! These statements did not seem to be related to the income level as the level of living scores ranged from 10 to 27.¹

With regard to patterns of expenditure, of the 277 families receiving family allowances, only 130 families, 72 in the North, 35 in west central Saskatchewan and 23 in west central Alberta, gave a complete expenditure breakdown of their allowance payments. In many of these cases, the expenditure items on which housewives said they spent the allowance were not always those on which its effect was most felt, particularly in the higher income families. That is, while the family allowance cheque was spent on food, it merely replaced money from other sources which would ordinarily have been spent on food and released it for expenditure on some other item. Therefore, while the allowance cheque was being spent on food, its influence was being felt in another direction. This point is illustrated by one housewife who said, "family allowance is used for food and clothing. I am able to save more from milk cheques when the allowance pays for food and clothing".

Living levels in the three areas studied have increased 23 per cent between 1942-43 and 1947. The level of living scores increased from 7.1 to 11.2 in

¹ Ibid.

northern Saskatchewan, from 14·8 to 17·5 in west central Saskatchewan, and from 16·6 to 18·5 in west central Alberta. The rate of improvement in the North has been greatest where the average family allowance payment was also greatest, \$130 as compared with \$118 in the other two areas. While the improvement indicated by the rise in level of living score took place over a period of four to five years, the farm families have been receiving family allowances for only two years. Nevertheless, within the limits of the type of analysis possible with the information available, it has been shown that family allowances have made a positive contribution toward "raising levels of living".

APPENDIX A

FAMILY ALLOWANCE QUESTIONNAIRE

COMPOSITION OF HOUSEHOLD—YEAR ENDING MAY 31, 1947

Person (relation to operator)	Sex	Age	F.A. ¹ Year		Occupation		Education ²		National Origin	Province or Country of Birth	Weeks Home	
			1943	1947	\$	1943	1947	1943	1947			
1.....												
2.....												
3.....												
4.....												
5.....												
6.....												
7.....												
8.....												
9.....												
10.....												
11.....												
12.....												
13.....												
14.....												
Total												

¹ Do not enter until end of record. Family allowance payments to parents of children under 16 are as follows:
As family increases over the fourth child, rate of payment drops \$1.00 per month for the fifth child, \$2.00 per month for the sixth and seventh children and \$3.00 per month for the eighth and subsequent children.

² If unable to state grade completed, state age of leaving school.

Monthly Age Group	Rate
Under 6 yrs.	5 00
6-9 yrs.	6 00
10-12 yrs.	7 00
13-15 yrs.	8 00

FAMILY ALLOWANCE

How has family allowance helped your family?

To what extent has family allowance increased the amount of money allotted to family expenditure?

(enter receipts on page 1.) Total received \$.....

On what in particular have you spent family allowance during survey year?

	Total	5 and younger	6-9 yrs.	10-12 yrs.	13-15 yrs.	Older	Whole family
	\$	\$	\$	\$	\$	\$	\$
1. Food							
2. Clothing							
3. Shelter							
4. Medical care (incl. hospital plan)							
5. Education							
6. Recreation							
7. Savings, etc.							
8. Other family (indicate)							
9. Farm or other							
Total							

FAMILY ALLOWANCE

COMMENTS: (opinion of family allowance policy, etc.)...

APPENDIX B

Quotations from Records

Relieves Worry:

Northern Saskatchewan—

Really appreciate family allowance during homesteading—cash is a scarce commodity. Comes when it is needed, i.e., a steady income so it saves a great deal of worry as well as helps the family for clothing, food and educational needs.

Great help and is really needed in these pioneer areas. If a child gets sick you know you have cash available to spend on it.

West Central Saskatchewan—

Wife states she doesn't need to beg for money every time the children need something.

West Central Alberta—

Child got all he needed before the allowance became available. While they are paying for farm, feel more secure with allowance coming in, but will use it for education later on.

Likes a monthly cheque coming in.

Its regularity is very important since other income is uncertain.

Gives housewife a little bit to spend which she doesn't have to ask for or account for. There are times when children should have things and there isn't any cash available; the allowance helps especially under such circumstances.

Makes wife independent. She can buy without thinking of exact cost—doesn't have to account for it.

Helps Meet Increased Cost of Living:

Northern Saskatchewan—

Feels that government really owes the farmer reimbursement for his hard work. Due to the increase in cost the money goes in no time. Family allowance really helps very little. (\$180 per year family allowance).

Actual amount spent is greater but no more is received as prices are higher.

West Central Alberta—

Family Allowance should be doubled—prices have gone up so.

More Help to Others:

Northern Saskatchewan—

Appreciated family allowance but didn't think it so necessary for small families.

Believes family allowance a good thing, noticed improvement in other families, better clothes, better lunches at school, etc.

West Central Alberta—

In this area, which is prosperous, the allowance is not felt. A very good thing for low income area.

Excellent for those with low incomes—useful for **extras** where family income is adequate for normal needs.

Wonderful thing for those who couldn't afford things for children; great improvement in children's condition in poor families.

Returned in Income Tax:

Northern Saskatchewan—

Afraid government would come back and collect the allowance or take a mortgage on the farm.

West Central Saskatchewan—

When family is poor, family allowance is a good thing—children get things they otherwise wouldn't, but, when a family is well off and getting steady income through shipping milk and cream, what good are the family allowance cheques?

West Central Alberta—

Some neighbours figure family allowance silly—getting money in, but paying it out again in income tax.

A very good thing for those who need it—those who don't need it, of course, have it returned to government in income tax.

Depression:

Northern Saskatchewan—

Not as necessary as in hard times.

During depression would have made a stronger and healthier young generation—just couldn't buy fruit then. Same will be true if another depression strikes.

West Central Saskatchewan—

Ten years too late—during dry years would have kept families from starvation. Would have been help in '30's.

West Central Alberta—

Now family allowance hasn't been needed but time may come when it will be most welcome. (This family put all allowance in savings).

Should have had it years ago to help pioneers.

People should be glad to get it; came in very handy the first winter as hailed out.

Continued Longer:

Northern Saskatchewan—

Thinks should be continued until school finished because it costs more to raise school age children than younger ones. (Mother of 4).

It won't come long enough for child to finish his schooling.

West Central Saskatchewan—

Thinks it should be continued beyond 16 for boys on the farm.

West Central Alberta—

Spent on her clothing and education, and her sister's (not receiving family allowance—18) education.

Miscellaneous:

Northern Saskatchewan—

Children now attend school who wouldn't before because of lack of clothing.

Provides food, clothing and two weeks' vacation.

All money is spent on boy—they intend to start music lessons for him.

Family looks healthier due to use of oranges, warm clothes, etc. (Husband has ulcers, is not able to work—this allowance helps family).

Food, clothing and household needs for family (including linoleum purchased with family allowance).

Helps children especially as clothes are more expensive. Spent as family income. It helps now as clothes, etc., are dear. It is enough to provide the extras that the children need. It helps a good deal, couldn't say just how.

Dental plate for second girl a year ago, and general living expenses since. Fruits, dental work, medicine, clothing, etc.

Couldn't afford to buy the oldest boy glasses until he started to school and his eyes are badly crossed.

It helps very much; you know the children are getting what they need. What we put into the farm helps us to earn a living for the children.

We put the boy's away for his education, the girl's we spent on her clothing.

Helps mainly in son's doctor bills (chiropractic treatment).

Helps a good deal, as money is hard to get for children's expenses from farm. If we didn't get it we couldn't afford to give them an education (education \$35.00 or 15 per cent of family allowance).

Appreciate it—used mostly for fresh fruit, clothing, school books. Would like to be able to save some for children's education but can't afford to do it.

Glad to have it. Just adds remainder left after buying youngsters' clothing to the amount expendable on food.

Gives boy things she thinks he needs but are not necessities.

Miscellaneous:

Northern Saskatchewan—*Concluded*

Dresses girl and keeps her in school. It would have been of more use 15 years ago.

Appreciated but didn't think it so necessary for small families.

Feel family allowance has brought about a balance in the family budget—children are able to have and do the things other children do.

Buys what is needed for them. Just adds it to family income but tries to see that children get what they need.

Saving baby's share for education. Boy's income just goes into general fund after their clothes have been bought.

The biggest difference is in fruits and health food. They get more spending money.

Although they seemed able to provide before, it is easier to supply clothing, fresh fruit and toys.

Provides food, clothing and two weeks' vacation.

It is very handy—it was a master stroke in the way of politics.

West Central Saskatchewan—

Community seems better, with better school attendance.

Medical co-op. kept up.

Two-year-old child paralyzed in one side since birth. Doctor's bills are cared for by family allowance. Doctor says he will be well in five years.

Using cash to pay family insurance, couldn't keep up otherwise.

West Central Alberta—

Can spend more on children's things than otherwise would need to.

Next year wants to buy registered calf for Calf Club.

Indians play poker; brag that they do it with family allowance.

Getting teeth checked now. Make a point of spending it on the children—marked it all down—thinks it is a good idea—"don't know where I'd get anything for them without it." (6 children, 11 years and under).

One woman "thinks should lower age for old age pension and increase the amount, therefore retiring people earlier and let the young people have the jobs and raise their own families. Thinks old age pension should be payable to everyone (without means test). If people know their old age would be provided for, they would hire more help now and spend more money."

Paying for encyclopedia out of child's allowance.

Some in neighbourhood give it to children to spend themselves—extravagance.

Careless people more careless—some always do all right. Where people are thrifty and honest, family allowance is a blessing—some abuse funds.

Tells of one family who were "made to come back to school because they threatened to disallow family allowance if kids didn't come."

Planned on saving it for a college education for girls, but being hailed out had to use it for general expenses.

Used in general expenses except at Christmas or birthdays, when children should have it.

Given to 13-year-old to spend himself.

Are able to save more from milk cheques when family allowance buys food, etc.

School teacher's (also housewife) opinion—poorer children better dressed, better school lunches.

Manages to put some in bank for a rainy day, withdraws as needed.

Could not get along without it, although it doesn't cover cost of raising children. (Family allowance \$300; total living expenses \$829).



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EDMOND CLOUTIER, C.M.G., B.A., L.Ph.,
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